
ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS,

INCLUDING THE

ABSTRACTS OF RETURNS

FROM THE

SAVINGS INSTITUTIONS IN MASSACHUSETTS.

1871.

BOSTON:

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ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS.

To Hon. OLIVER WARNER, *Secretary of the Commonwealth.*

I have the honor to submit the Sixth Annual Report of the Commissioner of Savings Banks, with an abstract of the annual returns of the Savings Banks in the Commonwealth, exhibiting their condition on Saturday, the 28th day of October last, in answer to the requisition of His Excellency the governor.

Also, statements of the Collateral Loan Company, the Worcester Safe Deposit and Trust Company and the New England Trust Company, severally made to the Commissioner in accordance with provisions in their charters.

Twenty Savings Banks have been organized, and commenced business during the present year, namely :—

Amesbury Savings Bank, . . .	Amesbury.
Ashburnham Savings Bank, . . .	Ashburnham.
Benjamin Franklin Savings Bank, . . .	Franklin.
Braintree Savings Bank, . . .	South Braintree.
Brookline Savings Bank, . . .	Brookline.
Central Savings Bank, . . .	Lowell.
Merrimack River Savings Bank, . . .	Lowell.
East Bridgewater Savings Bank, . . .	East Bridgewater.
Haydenville Savings Bank, . . .	Haydenville.
Hyde Park Savings Bank, . . .	Hyde Park.
Hoosac Savings Bank, . . .	North Adams.

Ipswich Savings Bank,	Ipswich.
Lexington Savings Bank,	Lexington.
Marblehead Savings Bank,	Marblehead.
Medway Savings Bank,	Medway.
Spencer Savings Bank,	Spencer.
Stockbridge Savings Bank,	Stockbridge.
Templeton Savings Bank,	Templeton.
Winchester Savings Bank,	Winchester.
Woronoco Savings Bank,	Westfield.

The present number of Savings Banks is one hundred and sixty, all of which, excepting those quite recently established, have been examined, and an abstract of the result is herewith submitted:—

On the twenty-eighth day of October last, the date of the requisition for the annual return of these institutions, the amount of deposits

held by them was	\$163,704,077 54
Surplus,	2,894,043 45
	<hr/>
	\$166,598,120 99
Increase of deposits for the year,	27,958,980 00
Number of depositors,	561,201
Increase,	72,404
Average to each depositor,	\$291 52
Increase of average,	13 81
Amount of deposits received during the year,	58,409,503 79
Average of each deposit,	92 07
Decrease of average,	1 21
Amount of withdrawals,	34,888,870 82
Average of each withdrawal,	103 22

The following table shows the location of the deposits by counties. It is to be remarked, however, that a large amount of the deposits in Suffolk County is the property of persons who reside in other sections of this State and in other States, and the latter class of depositors is not an immaterial element in the banks of Essex County.

COUNTIES.	No. of Banks.	Percentage of depositors to population.	Percentage of increase of deposits.	Average to each depositor.	Deposits.
Barnstable,	6	25	22	\$312 81	\$2,583,585 85
Berkshire,	7	15 $\frac{1}{2}$	30	285 08	2,846,527 32
Bristol,	11	16 $\frac{1}{2}$	16 $\frac{1}{2}$	366 66	20,779,825 98
Essex,	22	39	19	284 98	22,997,891 74
Franklin,	3	30	19	322 54	3,234,163 56
Hampden,	9	33	20	325 15	8,653,025 39
Hampshire,	6	25	19	299 37	3,369,152 92
Middlesex,	30	28 $\frac{3}{4}$	18 $\frac{1}{2}$	275 18	21,802,307 65
Nantucket,	1	37	12	322 91	502,772 32
Norfolk,	13	14	22	276 67	3,656,784 00
Plymouth,	10	29	12	270 68	5,289,721 64
Suffolk,	17	68	25	273 76	50,534,943 26
Worcester,	25	30	19	292 64	17,453,375 91

The results of the year in the affairs of the banks are highly satisfactory. No losses are reported to affect the safety of any, and the increase in business, larger than ever before, shows a public appreciation and confidence.

The present system, in an experience of more than fifty years, furnishes abundant reasons for believing it to be, in all its main features, well devised to accomplish the object for which it was framed. It is not without defects, but they relate to the details of management, where so much is necessarily left to the discretion and faithfulness of trustees. The duty of these officers, who voluntarily assume a position of trust in the interest of that which is to a large extent a charitable purpose, is in some cases wholly neglected, and in others but partially performed. No fact is more clearly established in the history of all classes of moneyed institutions than the necessity of frequent and thorough examinations of the acts of all accounting officers; and this is of especial importance in institutions where the business is transacted by one officer only.

Reputation for the highest integrity has been found not a sure guarantee for honesty in financial matters, and the most disastrous cases of defalcation are generally those least anticipated.

Within the last five years fifty-eight banks have been established, ninety-six million dollars added to the deposits, with an

increase of 244,348 depositors. Several causes have contributed to this result, among which has been the wish, in many places, to obtain additional facilities for borrowing money, or some incidental advantage attending a new bank; the increased dividends paid from extraordinary earnings, and, by many banks, the practice of dividing all earnings semi-annually; the exemption of deposits from taxes to the depositor; a general activity in all kinds of business, and an unusual competition to secure deposits, naturally following so large an addition to the number of banks.

It is not to be presumed that this increase in five years is wholly the savings of labor in the State, in that term. During the term the Savings Banks have declared over thirty million dollars in dividends, half of which, at least, has been added to the deposits. Some deposits have been made by charitable institutions, many by people of other States, and a great number of deposits of the two hundred and forty-four thousand new depositors are, without doubt, the accumulated savings of a whole life of labor, heretofore hoarded or loaned to friends.

The use of the institutions by those who, from the circumstances of their position, do not require special favors from the State, and who ought not to ask or expect to receive the gratuitous services of trustees, is increasing. Such persons in making deposits are usually seeking to escape an equal share of taxes and the labor and expense of making an investment for themselves. Their use of the banks is the principal cause of the demand for a higher tax upon them; increases the difficulty of investing within the present limits; tends to extend the line of investments to business which ought only to be assumed by institutions having a pledged capital to protect deposits, and introduces elements which, it is feared, will be used to promote private interests rather than the public good. This unreliable class of deposits, in the absence of additional legislation favoring them, will seek a more legitimate method of investment as the dividends of savings banks diminish. The main source of unusual profit being nearly exhausted by the appreciation of the currency, the average of dividends will soon fall below six per cent.; and it was only by much exertion that the rate was kept up to that point last year.

The first and principal object to be obtained in the management of Savings Banks is conceded to be a degree of safety not furnished by other financial institutions. This being secured, incidental public advantages to arise should be considered, and they are fully shown by the investments made last year. Of twenty-seven million dollars increase, over twenty-one million was loaned on mortgages of real estate, the larger part of it at seven per cent. interest. Many banks have been obliged to seek loans, paying a higher rate in order to declare six per cent. dividends, and thus compete with those having the benefit of investments made in more favorable times and who loan at seven per cent.

The danger always existing in an exigency which requires investments to be made at rates higher than are paid by those of undoubted credit is, that speculative rather than fixed real values will be taken as the basis for loans ; and there is reason for believing that some banks in making recent mortgage loans have been unduly influenced by the rate paid.

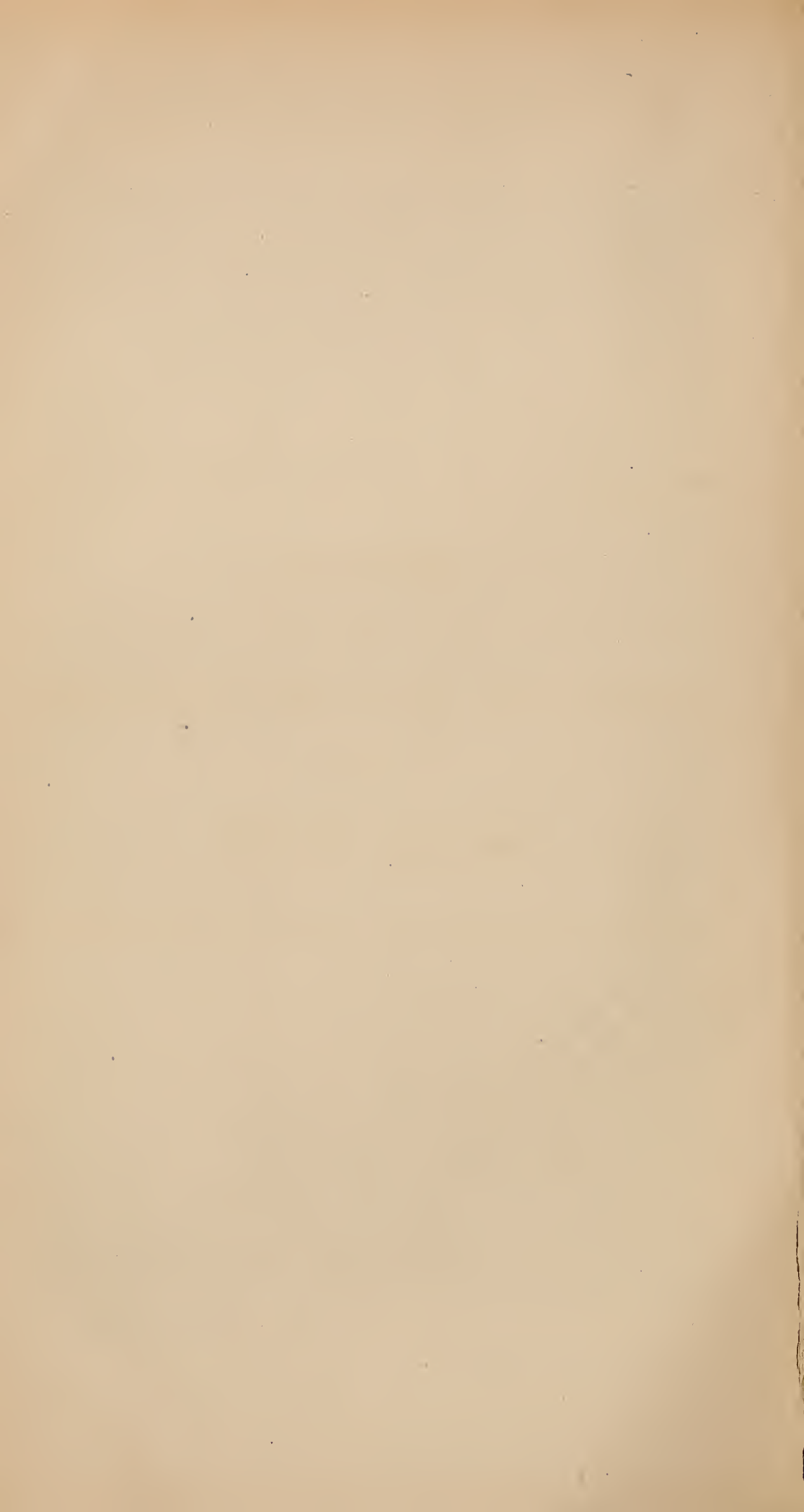
The loan on personal security was increased last year nearly five million dollars. With few exceptions this class of bank loans is now legally made and decidedly improved.

With the return of a sound condition in financial affairs our Savings Banks will be relieved from the unusual pressure to which they have been subjected for several years, and any radical change in the system or in the method of investment for all legitimate deposits will be found unnecessary.

The Trust Company in Worcester and the New England Trust Company in Boston, both in successful operation, are the first of such corporations established in this State. They were incorporated after a very careful investigation by the legislature, with power to hold money in trust, and so restricted in making loans and investments as to afford the safety which the character of their business requires. A similar institution will soon be organized in Northampton, and others are now contemplated. They are well calculated to promote public interests by affording to the owners of capital not engaged in business many of the advantages secured by our Savings Bank system for the savings of labor.

F. M. STONE.

DECEMBER 30, 1871.



ABSTRACT
OF
ANNUAL EXAMINATIONS
OF THE
SAVINGS BANKS.

ABINGTON SAVINGS BANK—ABINGTON.

[June 20.]

JENKINS LANE, *President.**Treasurer, J. N. FARRAR.*

Deposits,	\$584,327 60	
Interest,	26,137 80	
Public Funds,		\$132,500 00
Bank Stock,		35,200 00
Railroad Bonds,		57,261 40
Loans on Public Funds,		9,054 00
on Bank Stock,		2,540 00
on Real Estate,		254,626 66
on Personal Security,		35,696 00
to Counties, Cities and Towns,		77,736 12
to Banks, on interest,		179 49
Expense Account,		2,809 14
Cash on hand,		2,862 59
	<hr/>	<hr/>
	\$610,465 40	\$610,465 40

Number of Depositors,	2,126
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in'	Five years.
Largest amount invested in the stock of any one bank,	\$7,100 00
Average annual expenses,	1,500 00

AMESBURY SAVINGS BANK—AMESBURY.

[October 10.]

JOHN S. POYEN, *President.**Treasurer, J. L. PEARSON.*

Deposits,	\$11,090 16	
Interest,	161 80	
Due Nat. Bank,	1,309 31	
Loans on Real Estate,		\$6,500 00
on Personal Security,		5,885 37
Expense Account,		35 40
Cash on hand,		140 50
	<hr/>	<hr/>
	\$12,561 27	\$12,561 27

Number of Depositors,	104
Commenced business May 1, 1871.	

AMHERST SAVINGS BANK—AMHERST.

[May 23.]

ENOS F. COOK, *President.**Treasurer,* SAMUEL C. CARTER.

Deposits,	\$213,206 36	
Profits,	3,663 23	
Public Funds,		\$10,000 00
Bank Stock,		2,000 00
Railroad Bonds,		8,500 00
Loans on Public Funds,		5,610 00
on Real Estate,		106,110 00
on Personal Security,		35,904 62
to Counties, Cities and Towns,		36,000 00
Expense Account,		436 20
Cash on hand,		12,308 77
	\$216,869 59	\$216,869 59

Number of Depositors,	1,337
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Average annual expenses,	\$450 00

ANDOVER SAVINGS BANK—ANDOVER.

[September 21.]

NATHANIEL SWIFT, *President.**Treasurer,* JOHN F. KIMBALL.

Deposits,	\$826,776 98	
Profits,	22,142 31	
Public Funds,		\$257,500 00
Bank Stock,		97,000 00
Loans on Public Funds,		10,500 00
on Real Estate,		154,639 21
on Personal Security,		34,185 00
to Counties, Cities and Towns,		276,000 00
to Banks, on interest,		3,286 46
Cash on hand,		15,808 62
	\$848,919 29	\$848,919 29

Number of Depositors,	2,410
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	1,400 00

ARLINGTON FIVE CENTS SAVINGS BANK—ARLINGTON.

[November 6.]
SAMUEL BUTTERFIELD, *President.* *Treasurer, WILLIAM PROCTOR.*

Deposits,	\$332,396 18	
Profits,	1,927 37	
Interest,	2,479 16	
Public Funds,		\$51,000 00
Bank Stock,		11,033 50
Loans on Real Estate,		263,300 00
on Personal Security,		5,400 00
Expense Account,		513 43
Cash on hand,		5,555 78
	\$336,802 71	\$336,802 71

Number of Depositors,	1,403
Rate of ordinary dividends for the last year,	5½ per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,955 75
Average annual expenses,	600 00

ATHOL SAVINGS BANK—ATHOL.

[May 5.]
CHARLES C. BASSETT, *President.* *Treasurer, ALPHEUS HARDING.*

Deposits,	\$363,865 86	
Interest,	711 78	
Public Funds,		\$10,000 00
Bank Stock,		4,860 00
Loans on Public Funds,		11,037 00
on Bank Stock,		21,800 00
on Real Estate,		159,883 40
on Personal Security,		66,275 30
on Railroad Stock,		17,166 66
to Counties, Cities and Towns,		61,380 00
Expense Account,		389 30
Cash on hand,		11,785 98
	\$364,577 64	\$364,577 64

Number of Depositors,	1,578
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Three years.
Average annual expenses,	\$917 00

ATTLEBOROUGH SAVINGS BANK—ATTLEBOROUGH.

[July 18.]

HENRY RICE, *President*.*Treasurer*, H. M. DAGGETT.

Deposits,	\$131,412 32	
Interest,	1,933 51	
Public Funds,		\$30,828 00
Bank Stock,		2,290 50
Loans on Real Estate,		35,950 00
on Personal Security,		40,100 00
Cash on hand,		24,477 33
	\$133,645 83	\$133,645 83
Number of Depositors,		469
Rate of ordinary dividends for the last year,		8 per cent.
No extra dividends are made.		
Average annual expenses,		\$100 00

BARNSTABLE SAVINGS BANK—BARNSTABLE.

[August 9.]

JOHN MONROE, *President*.*Treasurer*, DANIEL SCUDDER.

Deposits,	\$1,182,091 98	
Dividend Account,	30,469 64	
Suspense Account,	106 35	
Public Funds,		\$193,000 00
Bank Stock,		184,406 56
Real Estate,		3,500 00
Loans on Real Estate,		568,463 44
on Personal Security,		224,074 37
to Counties, Cities and Towns,		34,000 00
Cash on hand,		5,223 60
	\$1,212,667 97	\$1,212,667 97
Number of Depositors,		3,449
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends are made.		
Largest amount invested in the stock of any one bank,		\$22,400 00
Average annual expenses,		2,000 00

BARRE SAVINGS BANK—BARRE.

[May 4.]

CHARLES BRIMBLECOM, *President.*

Treasurer, EDWIN WOODS.

Deposits,	\$132,825 00	
Interest,	3,348 30	
Public Funds,		\$3,470 00
Bank Stock,		76,320 26
Loans on Public Funds,		900 00
on Real Estate,		21,750 00
on Personal Security,		19,050 00
to Counties, Cities and Towns,		13,000 00
Expense Account,		1,130 25
Cash on hand,		553 10
	\$136,173 61	\$136,173 61

Number of Depositors,

Rate of ordinary dividends for the last year,

No extra dividends are made.

Largest amount invested in the stock of any one bank,

Average annual expenses,

582

6 per cent.

\$5,090 00

200 00

BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

[November 22.]

DAVIS THAYER, Jr., *President.*

Treasurer, C. W. STEWART.

Deposits,	\$26,735 82	
Interest,	785 94	
Bank Stock,		\$4,220 00
Loans on Public Funds,		225 00
on Bank Stock,		1,125 00
on Real Estate,		14,025 00
on Personal Security,		4,650 00
Expense Account,		161 61
Cash on hand,		3,115 15
	\$27,521 76	\$27,521 76

Number of Depositors,

Commenced Business in April, 1871.

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BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

[July 14.]

JULIUS ROCKWELL, *President.**Treasurer,* ROBERT W. ADAM.

Deposits,	\$1,412,995 53	
Profits,	73,294 54	
Public Funds,		\$330,900 00
Bank Stock,		98,120 00
Loans on Public Funds,		17,500 00
on Bank Stock,		50,500 00
on Real Estate,		525,837 48
on Personal Security,		253,725 09
to Counties, Cities and Towns,		154,800 00
Suspense Account,		762 81
Expense Account,		2,476 14
Cash on hand,		51,668 55
	\$1,486,290 07	\$1,486,290 07

Number of Depositors,	4,473
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$16,000 00
Average annual expenses,	4,500 00

BEVERLY SAVINGS BANK—BEVERLY.

[September 29.]

WILLIAM ENDICOTT, *President.**Treasurer,* R. G. BENNETT.

Deposits,	\$298,699 66	
Interest,	6,736 60	
Public Funds,		\$5,462 50
Bank Stock,		48,718 86
Loans on Public Funds,		8,550 00
on Bank Stock,		7,100 00
on Real Estate,		188,353 38
on Personal Security,		4,750 00
to Counties, Cities and Towns,		31,000 00
Profit and Loss Account,		1,728 16
Tax Account,		1,321 61
Expense Account,		108 10
Cash on hand,		8,343 65
	\$305,436 26	\$305,436 26

Number of Depositors,	1,400
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$6,032 62
Average annual expenses,	500 00

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

[March 14.]

PAUL ADAMS, *President.*

Treasurer, A. H. EVANS.

Deposits,	\$9,312,511 03	
Profit and Loss,	21,376 30	
Interest,	240,488 51	
Suspense Account,	5,941 00	
Public Funds,		\$2,743,500 00
Bank Stock,		392,987 50
Railroad Bonds,		140,000 00
Real Estate,		103,340 70
Loans on Public Funds,		12,000 00
on Bank Stock,		7,000 00
on Real Estate,		4,983,700 00
on Personal Security,		268,000 00
to Counties, Cities and Towns,		420,800 00
to Banks, on interest,		205,000 00
Expense Account,		37,574 41
Cash on hand,		266,414 23
	\$9,580,316 84	\$9,580,316 84

Number of Depositors,	57,102
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$64,900 00

BOSTON PENNY SAVINGS BANK—BOSTON.

[March 8.]

WILLIAM EATON, *President.*

Treasurer, HENRY R. REYNOLDS.

Deposits,	\$749,108 29	
Interest,	8,799 41	
Public Funds,		\$50,000 00
Bank Stock,		21,000 00
Railroad Bonds,		10,000 00
Real Estate,		117,954 05
Loans on Public Funds,		35,000 00
on Bank Stock,		40,300 00
on Real Estate,		424,579 57
on Personal Security,		39,200 00
to Banks, on interest,		10,860 71
Expense Account,		5,658 51
Cash on hand,		3,354 86
	\$757,907 70	\$757,907 70

Number of Depositors,	7,034
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$11,000 00
Average annual expenses,	5,000 00

BRAINTREE SAVINGS BANK—BRAINTREE.

[November 1.]

E. A. HOLLINGSWORTH, *President.**Treasurer,* C. HARRISON HOBART.

Deposits,	\$6,791 00	
Interest,	76 65	
Loans on Real Estate,		\$2,700 00
to Counties, Cities and Towns,		1,500 00
Expense Account,		51 15
Cash on hand,		2,616 50
	\$6,867 65	\$6,867 65
Number of Depositors,		89
Commenced business in April, 1871.		

BRIGHTON FIVE CENTS SAVINGS BANK—BRIGHTON.

[May 11.]

JAMES DANA, *President.**Treasurer,* J. L. ORDWAY.

Deposits,	\$107,327 49	
Profits,	702 79	
Interest,	821 09	
Due National Bank,	418 00	
Public Funds,		\$24,935 87
Bank Stock,		14,471 00
Loans on Real Estate,		56,250 00
on Personal Security,		13,200 00
Expense Account,		170 17
Suspense Account,		242 33
	\$109,269 37	\$109,269 37
Number of Depositors,		598
Rate of ordinary dividends for the last year,		5 per cent.
Last dividend of reserved profits, in 1870.		
Extra dividends are made once in		Three years.
Largest amount invested in the stock of any one bank,		\$4,150 25
Average annual expenses,		550 00

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

[July 21.]

JOSEPH WILBAR, *President.**Treasurer,* GEORGE B. ATWOOD.

Deposits,	\$2,029,739 40	
Profits,	35,370 39	
Interest,	30,989 29	
Public Funds,		\$402,042 19
Bank Stock,		47,584 00
Real Estate,		5,000 00
Loans on Public Funds,		13,075 00
on Bank Stock,		2,000 00
on Real Estate,		1,121,905 76
on Personal Security,		460,938 80
on Railroad Stock,		23,000 00
to Counties, Cities and Towns,		8,400 00
Expense Account,		1,410 65
Cash on hand,		10,742 68
	\$2,096,099 08	\$2,096,099 08

Number of Depositors, 6,946

Rate of ordinary dividends for the last year, 7 per cent.

No extra dividends are made.

Largest amount invested in the stock of any one bank, \$14,477 00

Average annual expenses, 5,500 00

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

[October 13.]

STEPHEN T. FARWELL, *President.**Treasurer,* EBEN SNOW.

Deposits,	\$1,134,308 63	
Profits,	10,422 19	
Public Funds,		\$25,000 00
Bank Stock,		37,946 88
Loans on Public Funds,		1,100 00
on Bank Stock,		22,400 00
on Real Estate,		878,622 21
on Personal Security,		84,000 00
to Counties, Cities and Towns,		78,814 84
Expense Account,		1,985 52
Cash on hand,		14,861 37
	\$1,144,730 82	\$1,144,730 82

Number of Depositors, 3,514

Rate of ordinary dividends for the last year, 6 per cent.

Last dividend of reserved profits, in 1870.

No extra dividends are made.

Largest amount invested in the stock of any one bank, \$11,885 88

Average annual expenses, 2,261 00

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGEPORT.

[October 13.]

BENJAMIN TILTON, *President.**Treasurer,* EDWARD HYDE.

Deposits,	\$1,129,958 91	
Interest,	24,080 49	
Public Funds,		\$94,000 00
Bank Stock,		17,095 33
Loans on Real Estate,		889,265 00
on Personal Security,		131,200 00
to Counties, Cities and Towns,		4,500 00
to Banks, on interest,		3,235 12
Expense Account,		12,822 37
Cash on hand,		1,921 58
	\$1,154,039 40	\$1,154,039 40

Number of Depositors,	3,610
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$4,075 00
Average annual expenses,	3,000 00

CANTON INSTITUTION FOR SAVINGS—CANTON.

[June 8.]

CHARLES H. FRENCH, *President.**Treasurer,* FRANCIS W. DEAN.

Deposits,	\$206,018 22	
Profits,	2,622 26	
Interest,	1,489 10	
Public Funds,		\$45,000 00
Bank Stock,		8,900 00
Loans on Public Funds,		2,000 00
on Bank Stock,		2,500 00
on Real Estate,		82,770 00
on Personal Security,		61,480 00
to Counties, Cities and Towns,		2,000 00
Cash on hand,		5,479 58
	\$210,129 58	\$210,129 58

Number of Depositors,	901
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$800 00

CAPE ANN SAVINGS BANK—GLOUCESTER.

[October 5.]

GORHAM P. LOW, *President.**Treasurer, A. PRESSON.*

Deposits,	\$669,211 47	
Profits,	15,982 05	
Public Funds,		\$130,000 00
Bank Stock,		94,945 66
Loans on Real Estate,		318,814 66
on Personal Security,		18,800 00
to Counties, Cities and Towns,		111,000 00
Expense Account,		26 00
Cash on hand,		11,607 20
	<hr/>	<hr/>
	\$685,193 52	\$685,193 52

Number of Depositors,	2,708
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$10,698 50
Average annual expenses,	3,400 00

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

[August 2.]

JOSIAH HARDY, *President.**Treasurer, OBED BROOKS.*

Deposits,	\$364,991 44	
Profits,	4,965 41	
Public Funds,		\$13,200 00
Bank Stock,		21,144 83
Loans on Real Estate,		92,005 63
on Personal Security,		200,101 08
to Counties, Cities and Towns,		17,300 00
Cash on hand,		26,205 31
	<hr/>	<hr/>
	\$369,956 85	\$369,956 85

Number of Depositors,	1,984
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$15,055 75
Average annual expenses,	812 00

CENTRAL SAVINGS BANK—LOWELL.

[November 2.]

O. H. MOULTON, *President.**Treasurer,* J. N. PEIRCE, Jr.

Deposits,	\$175,686 00	
Profits,	616 00	
Interest,	1,046 68	
Bank Stock,		\$24,249 62
Loans on Bank Stock,		15,500 00
on Real Estate,		90,975 00
on Personal Security,		13,500 00
Expense Account,		334 31
Cash on hand,		32,775 08
	<hr/> \$177,348 68	<hr/> \$177,348 68

Number of Depositors, 569

Commenced business in April, 1871.

CHARLESTOWN FIVE CENTS SAVINGS BANK—CHARLESTOWN.

[November 10.]

P. J. STONE, *President.**Treasurer,* AMOS STONE.

Deposits,	\$1,816,508 81	
Profits,	25,261 88	
Public Funds,		\$152,850 00
Bank Stock,		273,063 25
Loans on Public Funds,		18,500 00
on Bank Stock,		21,200 00
on Real Estate,		1,305,689 63
on Personal Security,		67,900 00
Cash on hand,		2,567 81
	<hr/> \$1,841,770 69	<hr/> \$1,841,770 69

Number of Depositors, 8,095

Rate of ordinary dividends for the last year, 6 per cent.

Last dividend of reserved profits, in 1871.

Extra dividends are made once in Three years.

Average annual expenses, \$2,000 00

CHELSEA SAVINGS BANK—CHELSEA.

[September 14.]

JOHN H. OSGOOD, *President.**Treasurer,* SAMUEL BASSETT.

Deposits,	\$574,235 76	
Profits,	4,374 15	
Interest,	9,746 86	
Public Funds,		\$53,412 50
Bank Stock,		44,916 22
Loans on Real Estate,		361,375 98
to Counties, Cities and Towns,		64,005 00
Expense Account.		2,926 91
Cash on hand,		61,720 16
	<hr/>	<hr/>
	\$588,356 77	\$588,356 77

Number of Depositors,	4,252
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$9,798 12
Average annual expenses,	2,300 00

CHICOPEE SAVINGS BANK—CHICOPEE.

[June 29.]

JEROME WELLS, *President.**Treasurer,* H. H. HARRIS.

Deposits,	\$339,798 61	
Profits,	1,999 84	
Bills Payable,	2,500 00	
Public Funds,		\$19,000 00
Bank Stock,		8,600 00
Loans on Public Funds,		4,000 00
on Bank Stock,		600 00
on Real Estate,		252,070 00
on Personal Security,		50,165 00
to Counties, Cities and Towns,		5,000 00
Cash on hand,		4,863 45
	<hr/>	<hr/>
	\$344,298 45	\$344,298 45

Number of Depositors,	1,126
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$5,000 00
Average annual expenses,	1,200 00

CITIZENS' SAVINGS BANK—FALL RIVER.

[October 18.]

JOSEPH OSBORN, *President.**Treasurer, E. E. HATHAWAY.*

Deposits,	\$1,711,816 07	
Discount and Interest,	71,115 78	
Public Funds,		\$163,998 75
Bank Stock,		285,891 50
Loans on Real Estate,		439,501 00
on Personal Security,		883,740 00
Expense Account,		958 30
Cash on hand,		8,842 30
	\$1,782,931 85	\$1,782,931 85

Number of Depositors,	2,729
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$80,000 00
Average annual expenses,	3,000 00

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

[November 8.]

W. R. WHITTIER, *President.**Treasurer, E. G. WOOD.*

Deposits,	\$398,871 87	
Interest,	4,283 89	
Bank Stock,		\$15,448 75
Loans on Public Funds,		17,900 00
on Bank Stock,		3,800 00
on Real Estate,		281,181 06
on Personal Security,		54,310 00
on Railroad Stock,		600 00
to Counties, Cities and Towns,		9,000 00
Expense Account,		2,149 98
Cash on hand,		18,765 97
	\$403,155 76	\$403,155 76

Number of Depositors,	4,739
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$9,075 00
Average annual expenses,	1,000 00

CITY INSTITUTION FOR SAVINGS—LOWELL.

[March 24.]

NATHAN ALLEN, *President.**Treasurer,* JOHN A. BUTTRICK.

Deposits,	\$2,827,178 11	
Profits,	131,737 21	
Public Funds,		\$377,669 00
Bank Stock,		479,748 23
Railroad Bonds,		50,000 00
Loans on Public Funds,		2,000 00
on Bank Stock,		34,600 00
on Real Estate,		1,100,540 00
on Personal Security,		185,258 00
to Counties, Cities and Towns,		666,700 00
to Banks, on interest,		50,000 00
Cash on hand,		12,400 09
	\$2,958,915 32	\$2,958,915 32

Number of Depositors,	8,035
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$30,420 00
Average annual expenses,	5,500 00

CLINTON SAVINGS BANK—CLINTON.

[April 19.]

FRANKLIN FORBES, *President.**Treasurer,* C. L. S. HAMMOND.

Deposits,	\$375,667 03	
Profits,	518 65	
Public Funds,		\$100,000 00
Bank Stock,		31,170 13
Loans on Public Funds,		11,428 00
on Bank Stock,		2,250 00
on Real Estate,		126,816 00
on Personal Security,		81,300 00
to Counties, Cities and Towns,		9,000 00
Cash on hand,		14,221 55
	\$376,185 68	\$376,185 68

Number of Depositors,	1,460
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Average annual expenses,	\$1,000 00

COHASSET SAVINGS BANK—COHASSET.

[August 28.]

ABRAHAM H. TOWER, *President*.*Treasurer*, L. N. BATES.

Deposits,	\$282,820 01	
Profits,	9,636 21	
Public Funds,		\$20,000 00
Bank Stock,		44,800 00
Loans on Real Estate,		205,150 00
to Counties, Cities and Towns,		14,000 00
Cash on hand,		8,506 22
	\$292,456 22	\$292,456 22
Number of Depositors,		851
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1867.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$6,000 00
Average annual expenses,		900 00

DANVERS SAVINGS BANK—DANVERS.

[November 3.]

RUFUS PUTNAM, *President*.*Treasurer*, WILLIAM L. WESTON.

Deposits,	\$686,507 43	
Profits,	3,001 48	
Public Funds,		\$122,330 00
Bank Stock,		91,925 00
Loans on Public Funds,		8,000 00
on Bank Stock,		2,985 00
on Real Estate,		401,471 68
on Personal Security,		49,094 50
to Banks, on interest,		10,000 00
Suspense,		199 71
Cash on hand,		3,503 02
	\$689,508 91	\$689,508 91
Number of Depositors,		2,396
Rate of ordinary dividends for the last year,		7 per cent.
Last dividend of reserved profits, in 1870.		
No extra dividends are made.		
Largest amount invested in the stock of any one bank,		\$20,000 00
Average annual expenses,		1,300 00

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

[May 10.]

THOMAS BARROWS, *President.**Treasurer,* CALVIN GUILD.

Deposits,	\$811,494 65	
Profits,	83,915 91	
Public Funds,		\$71,000 00
Bank Stock,		35,164 50
Loans on Public Funds,		2,400 00
on Bank Stock,		9,000 00
on Real Estate,		640,715 00
on Personal Security,		83,900 00
to Counties, Cities and Towns,		9,400 00
to Banks, on interest,		38,623 29
Suspense Account,		346 62
Cash on hand,		4,861 15
	\$895,410 56	\$895,410 56

Number of Depositors,	3,173
Rate of ordinary dividends for the last year,	6 per cent
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$12,987 50
Average annual expenses,	2,500 00

DORCHESTER SAVINGS BANK—DORCHESTER.

[June 14.]

NATHANIEL F. SAFFORD, *President.**Treasurer,* EDWARD PEIRCE.

Deposits,	\$368,086 29	
Profits,	7,806 67	
Public Funds,		\$14,376 00
Bank Stock,		30,542 75
Real Estate,		6,000 00
Loans on Real Estate,		259,352 18
on Personal Security,		43,775 00
to Counties, Cities and Towns,		2,000 00
Cash on hand,		19,847 03
	\$375,892 96	\$375,892 96

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,492 25
Average annual expenses,	1,000 00

EAST ABINGTON SAVINGS BANK—EAST ABINGTON.

[September 15.]

SUMNER SHAW, *President.**Treasurer,* W. B. STUDLEY.

Deposits,	\$144,615 70	
Profits,	23 62	
Bank Stock,		\$42,931 85
Railroad Bonds,		2,049 00
Loans on Real Estate,		86,896 72
on Personal Security,		5,820 00
Expense Account,		283 90
Cash on hand,		6,657 85
	<hr/>	<hr/>
	\$144,639 32	\$144,639 32

Number of Depositors,	600
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$11,644 25
Average annual expenses,	300 00

EAST BOSTON SAVINGS BANK—BOSTON.

[March 11.]

P. M. CRANE, *President.**Treasurer,* ALBERT BOWKER.

Deposits,	\$929,974 98	
Profits,	10,451 20	
Interest,	1,523 31	
Dividend Account,	17,690 38	
Public Funds,		\$115,000 00
Bank Stock,		60,392 70
Real Estate,		8,290 37
Loans on Public Funds,		45,901 23
on Real Estate,		496,568 78
on Personal Security,		201,715 00
to Counties, Cities and Towns,		9,850 00
Expense Account,		120 98
Cash on hand,		21,800 81
	<hr/>	<hr/>
	\$959,639 87	\$959,639 87

Number of Depositors,	3,150
Rate of ordinary dividends for the last year,	7½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$20,144 50
Average annual expenses,	3,550 00

EAST BRIDGEWATER SAVINGS BANK—EAST BRIDGEWATER.

[November 1.]

HENRY HOBART, *President.*

Treasurer, I. N. NUTTER.

Deposits,	\$4,062 06	
Interest,	35 61	
Public Funds,		\$455 00
Railroad Bonds,		975 00
Loans on Real Estate,		1,550 00
on Personal Security,		200 00
Premium Account,		6 33
Cash on hand,		911 34
	\$4,097 67	\$4,097 67

Number of Depositors,46

Commenced business June 1, 1871.

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK—EAST CAMBRIDGE.

[September 12.]

GEORGE STEVENS, *President.*

Treasurer, JOHN SAVAGE, Jr.

Deposits,	\$590,386 17	
Profits,	17,573 82	
Public Funds,		\$98,100 00
Bank Stock,		52,662 42
Loans on Real Estate,		418,775 00
to Counties, Cities and Towns,		20,000 00
Expense Account,		2,345 46
Cash on hand,		16,077 11
	\$607,959 99	\$607,959 99

Rate of ordinary dividends for the last year,5 per cent.

Last dividend of reserved profits, in 1869.

Extra dividends are made once inThree years.

Largest amount invested in the stock of any one bank,\$7,298 20

Average annual expenses,650 00

EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

SAMUEL WILLISTON, *President.**Treasurer,* CHARLES E. WILLIAMS.

Deposits,	\$38,654 70	
Profits,	112 53	
Bank Stock,		\$7,701 75
Loans on Bank Stock,		400 00
on Real Estate,		8,450 00
on Personal Security,		15,850 00
Expense Account,		200 25
Cash on hand,		6,165 23
	\$38,767 23	\$38,767 23

Number of Depositors,	281
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$4,581 75

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

[February 16.]

HENRY BARTLETT, *President.**Treasurer,* GEORGE C. LEACH.

Deposits,	\$581,045 79	
Profits,	3,007 24	
Interest,	11,460 65	
Public Funds,		\$56,000 00
Bank Stock,		55,400 00
Railroad Bonds,		10,000 00
Loans on Public Funds,		24,000 00
on Bank Stock,		12,700 00
on Real Estate,		352,756 67
on Personal Security,		70,000 00
Expense Account,		1,269 76
Cash on hand,		13,387 25
	\$595,513 68	\$595,513 68

Number of Depositors,	3,391
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$13,000 00
Average annual expenses,	3,500 00

EMIGRANT SAVINGS BANK—BOSTON.

[February 9.]

PATRICK DONOHUE, *President.**Treasurer,* THOS. J. GARGAN.

Deposits,	\$271,915 31	
Interest,	1,858 63	
Suspense Account,	132 05	
Due on Loans,	5,050 00	
Public Funds,		\$37,874 67
Loans on Real Estate,		185,713 66
on Personal Security,		1,000 00
on Railroad Stock,		55 00
to Counties, Cities and Towns,		6,164 50
Expense Account,		5,102 06
Cash on hand,		43,046 10
	\$278,955 99	\$278,955 99

Number of Depositors,	1,258
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ESSEX SAVINGS BANK—LAWRENCE.

[September 20.]

GEORGE D. CABOT, *President.**Treasurer,* JAMES H. EATON.

Deposits,	\$2,285,118 01	
Profits,	50,187 65	
Interest,	30,985 37	
Public Funds,		\$448,000 00
Bank Stock,		230,825 00
Loans on Real Estate,		1,074,478 13
on Personal Security,		409,578 09
to Counties, Cities and Towns,		176,000 00
to Banks, on interest,		8,707 81
Expense Account,		11,734 12
Cash on hand,		6,967 88
	\$2,366,291 03	\$2,366,291 03

Number of Depositors,	7,564
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	3,900 00

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

[July 26.]

I. F. TERRY, *President*.*Treasurer*, CHARLES DREW.

Deposits,	\$466,572 71	
Profits,	22,653 74	
Public Funds,		\$126,800 00
Bank Stock,		136,100 00
Real Estate,		3,500 00
Loans on Public Funds,		1,535 00
on Bank Stock,		16,255 25
on Real Estate,		4,815 68
on Personal Security,		127,613 91
on Railroad Stock,		17,700 00
to Counties, Cities and Towns,		47,500 00
Expense Account,		359 01
Cash on hand,		7,047 60
	\$489,226 45	\$489,226 45

Number of Depositors,	1,040
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	1,350 00

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

[October 17.]

S. ANGIER CHACE, *President*.*Treasurer*, CHARLES J. HOLMES.

Deposits,	\$1,210,200 95	
Interest and Discount,	44,235 77	
Due on investment,	10,000 00	
Public Funds,		\$250,000 00
Bank Stock,		152,300 00
Railroad Bonds,		171,661 25
Loans on Real Estate,		157,450 00
on Personal Security,		520,900 00
Expense Account,		1,736 73
Cash on hand,		10,388 74
	\$1,264,436 72	\$1,264,436 72

Number of Depositors,	5,200
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	2,200

FALL RIVER SAVINGS BANK—FALL RIVER.

[October 17.]

J. B. FRENCH, *President.**Treasurer, I. F. LINDSEY.*

Deposits,	\$4,943,837 98	
Interest and Discount,	277,149 61	
Public Funds,		\$853,000 00
Bank Stock,		661,600 00
Railroad Bonds,		20,000 00
Real Estate,		50,000 00
Loans on Real Estate,		999,465 00
on Personal Security,		2,445,127 03
to Counties, Cities and Towns,		110,000 00
Cash on hand,		81,795 56
	\$5,220,987 59	\$5,220,987 59

Number of Depositors,	10,835
Rate of ordinary dividends for the last year,	7½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$75,600 00
Average annual expenses,	6,500 00

FITCHBURG SAVINGS BANK—FITCHBURG.

[April 21.]

NATHANIEL WOOD, *President.**Treasurer, E. TORRY.*

Deposits,	\$1,772,453 93	
Interest,	85,886 86	
Suspense Account,	542 13	
Public Funds,		\$194,000 00
Bank Stock,		186,900 00
Railroad Bonds,		2,700 00
Real Estate,		108,729 15
Loans on Public Funds,		17,200 00
on Bank Stock,		6,800 00
on Real Estate,		625,851 00
on Personal Security,		414,104 66
on Railroad Stock,		12,322 00
to Counties, Cities and Towns,		233,200 00
Expense Account,		741 40
Cash on hand,		56,334 71
	\$1,858,882 92	\$1,858,882 92

Number of Depositors,	5,800
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$22,800 00
Average annual expenses,	3,000 00

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

[July 25.]

OTIS CARY, *President.**Treasurer,* WILLIAM H. THOMAS.

Deposits,	\$156,410 56	
Interest,	1,301 33	
Public Funds,		\$12,300 00
Bank Stock,		5,200 00
Loans on Public Funds,		1,700 00
on Real Estate,		111,065 00
on Personal Security,		10,650 00
to Counties, Cities and Towns,		7,325 00
Cash on hand,		9,471 89
	\$157,711 89	\$157,711 89

Number of Depositors,	697
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$200 00

FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

[November 15.]

MOSES EDGELL, *President.**Treasurer,* C. S. ADAMS.

Deposits,	\$750,124 22	
Interest,	29,440 84	
Bills Payable,	8,000 00	
Public Funds,		\$52,100 00
Bank Stock,		109,000 00
Railroad Bonds,		25,000 00
Loans on Bank Stock,		1,420 00
on Real Estate,		580,917 45
on Personal Security,		4,666 00
to Counties, Cities and Towns,		4,000 00
Furniture and Fixtures,		2,000 00
Expense Account,		1,854 56
Cash on hand,		6,607 05
	\$787,565 06	\$787,565 06

Number of Depositors,	2,891
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$18,000 00
Average annual expenses,	2,500 00

FRANKLIN SAVINGS BANK—BOSTON.

[March 16.]

OSMYN BREWSTER, *President.**Treasurer,* HENRY WHITEMORE.

Deposits,	\$3,275,182 77	
Profits,	29,303 34	
Interest,	22,629 56	
Public Funds,		\$545,445 42
Bank Stock,		113,503 33
Railroad Bonds,		9,737 50
Loans on Public Funds,		6,900 00
on Bank Stock,		6,200 00
on Real Estate,		2,329,395 64
on Personal Security,		119,100 00
on Railroad Stock,		225 00
on Bank Stock and Public Funds,		9,600 00
to Banks, on interest,		142,178 67
Suspense Account,		70 00
Expense Account,		657 61
Accrued Interest Account,		43,796 11
Cash on hand,		306 39
	\$3,327,115 67	\$3,327,115 67

Number of Depositors,	8,346
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$49,417 75
Average annual expenses,	7,000 00

FRANKLIN SAVINGS INSTITUTION—GREENFIELD.

[July 10.]

SAMUEL O. LAMB, *President.**Treasurer,* WILLIAM HENRY ALLEN.

Deposits,	\$2,158,394 47	
Profits,	72,176 50	
Interest,	69,908 08	
Public Funds,		\$533,800 00
Bank Stock,		58,500 00
Railroad Bonds,		15,000 00
Loans on Public Funds,		68,985 00
on Bank Stock,		56,660 00
on Real Estate,		677,010 00
on Personal Security,		482,665 22
to Counties, Cities and Towns,		296,001 88
to Banks, on interest,		109,069 61
Cash on hand,		2,787 34
	\$2,300,479 05	\$2,300,479 05

Number of Depositors,	6,200
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$20,400 00
Average annual expenses,	3,790 00

GARDNER SAVINGS BANK—GARDNER.

[May 18.]

CHARLES HEYWOOD, *President.**Treasurer,* JOHN D. EDGELL.

Deposits,	\$237,526 97	
Due Gardner Nat Bank,	740 07	
Public Funds,		\$11,770 25
Bank Stock,		1,584 00
Loans on Bank Stock,		4,800 00
on Real Estate,		131,310 00
on Personal Security,		19,223 38
to Counties, Cities and Towns,		68,096 95
Interest Account,		415 81
Expense Account,		1,066 65
	<hr/>	<hr/>
	\$238,267 04	\$238,267 04
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Number of Depositors,		923
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends are made.		
Average annual expenses,		\$220 00
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GEORGETOWN SAVINGS BANK—GEORGETOWN.

[November 3.]

J. P. JONES, *President.**Treasurer,* W. H. HARRIMAN.

Deposits,	\$32,533 07	
Interest,	1,268 45	
Due Treasurer,	233 19	
Public Funds,		\$1,807 50
Loans on Public Funds,		800 00
on Real Estate,		21,930 00
on Personal Security,		7,950 00
to Counties, Cities and Towns,		1,000 00
Expense Account,		547 21
	<hr/>	<hr/>
	\$34,034 71	\$34,034 71
<hr/>		
Number of Depositors,		217
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends are made.		
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GRAFTON SAVINGS BANK—GRAFTON.

[October 26.]

ABRAM M. BIGELOW, *President.**Treasurer,* HENRY F. WING.

Deposits,	\$75,378 23	
Interest,	2,692 47	
Bank Stock,		\$20,913 24
Loans on Bank Stock,		9,000 00
on Real Estate,		35,600 00
on Personal Security,		10,150 00
Expense Account,		861 79
Cash on hand,		1,545 67
	\$78,070 70	\$78,070 70

Number of Depositors,	360
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$4,814 00

GREENFIELD SAVINGS BANK—GREENFIELD.

[July 11.]

JOHN SANDERSON, *President.**Treasurer,* R. A. PACKARD.

Deposits,	\$478,753 47	
Profits,	1,242 60	
Public Funds,		\$12,400 90
Bank Stock,		99,260 78
Railroad Bonds,		20,000 00
Loans on Public Funds,		5,934 90
on Bank Stock,		14,050 00
on Real Estate,		152,445 00
on Personal Security,		120,467 00
to Counties, Cities and Towns,		44,125 00
Expense Account,		1,655 32
Cash on hand,		9,657 17
	\$479,996 07	\$479,996 07

Number of Depositors,	1,271
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$25,930 40
Average annual expenses,	800 00

GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

[July 13.]

EGBERT HOLLISTER, *President.**Treasurer,* WILLIAM H. PARKS.

Deposits,	\$223,746 03	
Interest,	4,921 37	
Bills Payable,	5,000 00	
Public Funds,		\$11,898 00
Loans on Public Funds,		3,175 00
on Real Estate,		140,464 07
on Personal Security,		53,551 85
on Railroad Stock,		1,800 00
to Counties, Cities and Towns,		5,000 00
Expense Account,		626 42
Cash on hand,		17,152 06
	\$233,667 40	\$233,667 40

Number of Depositors,	1,075
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	\$660 00

GROVELAND SAVINGS BANK—GROVELAND.

[November 9.]

CHARLES STICKNEY, *President.**Treasurer,* N. H. GRIFFITH.

Deposits,	\$10,600 87	
Profits,	35 85	
Loans on Real Estate,		\$8,700 00
to Counties, Cities and Towns,		1,100 00
Expense Account,		30 10
Cash on hand,		806 62
	\$10,636 72	\$10,636 72

Number of Depositors,	84
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	

HAMPDEN SAVINGS BANK—SPRINGFIELD.

[June 29.]

ELIPHALET TRASK, *President.**Treasurer, P. S. BAILEY.*

Deposits,	\$1,004,384 81	
Profits,	6,489 06	
Interest,	6,024 36	
Public Funds,		\$41,000 00
Bank Stock,		135,315 00
Railroad Bonds,		5,000 00
Loans on Public Funds,		13,408 00
on Bank Stock,		27,700 00
on Real Estate,		672,745 00
on Personal Security,		106,635 00
to Counties, Cities and Towns,		9,000 00
Expense Account,		4,335 92
Cash on hand,		1,759 31
	<u>\$1,016,898 23</u>	<u>\$1,016,898 23</u>

Number of Depositors,	2,455
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$29,144 00
Average annual expenses,	3,000 00

HAMPSHIRE SAVINGS BANK—NORTHAMPTON.

[May 24.]

JAMES C. ARMS, *President.**Treasurer, LEWIS WARNER.*

Deposits,	\$178,186 99	
Profits,	459 13	
Public Funds,		\$1,830 00
Bank Stock,		33,233 25
Loans on Public Funds,		14,100 00
on Bank Stock,		33,500 00
on Real Estate,		71,150 00
on Personal Security,		11,900 00
to Counties, Cities and Towns,		1,500 00
Cash on hand,		11,432 87
	<u>\$178,646 12</u>	<u>\$178,646 12</u>

Number of Depositors,	680
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,980 00
Average annual expenses,	450 00

HAVERHILL SAVINGS BANK—HAVERHILL.

[November 8.]

JOHN A. APPLETON, *President.**Treasurer,* A. B. JAKUES.

Deposits,	\$2,259,940 85	
Profits,	14,939 96	
Interest,	1,828 81	
Public Funds,		\$451,300 00
Bank Stock,		354,450 00
Railroad Bonds,		56,000 00
Loans on Public Funds,		21,029 00
on Bank Stock,		7,200 00
on Real Estate,		966,375 00
on Personal Security,		41,000 00
on Railroad Stock,		3,000 00
to Counties, Cities and Towns,		335,600 00
Expense Account,		4,369 74
Cash on hand,		36,385 88
	<hr/>	<hr/>
	\$2,276,709 62	\$2,276,709 62

Number of Depositors,	7,174
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$26,700 00
Average annual expenses,	3,100 00

HAYDENVILLE SAVINGS BANK—HAYDENVILLE.

[May 25.]

JOEL HAYDEN, *President.**Treasurer,* B. S. JOHNSON.

Deposits,	\$36,914 98	
Interest,	298 38	
Loans on Real Estate,		\$22,600 00
on Personal Security,		5,700 00
to Counties, Cities and Towns,		3,000 00
Expense Account,		111 65
Cash on hand,		5,801 71
	<hr/>	<hr/>
	\$37,213 36	\$37,213 36

Number of Depositors,	179
Commenced business January 2, 1871.	

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

[August 29.]

ISAAC BARNES, *President.**Treasurer,* HENRY C. HARDING.

Deposits,	\$1,191,315 52	
Public Funds,		\$247,800 00
Bank Stock,		141,600 00
Real Estate,		1,921 03
Loans on Public Funds,		2,525 00
on Bank Stock,		5,520 00
on Real Estate,		721,537 00
on Personal Security,		21,290 00
to Counties, Cities and Towns,		18,550 00
Profit and Loss,		11,913 97
Expense Account,		1,038 03
Cash on hand,		17,620 49
	\$1,191,315 52	\$1,191,315 52

Number of Depositors,	3,417
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$15,000 00
Average annual expenses,	1,950 00

HOLYOKE SAVINGS BANK—HOLYOKE.

[June 28.]

JOEL RUSSELL, *President.**Treasurer,* R. B. JOHNSON.

Deposits,	\$546,147 60	
Interest,	10,627 89	
Bank Stock,		\$42,573 50
Furniture and fixtures,		3,060 65
Loans on Public Funds,		3,250 00
on Real Estate,		359,825 00
on Personal Security,		100,076 00
to Counties, Cities and Towns,		28,000 00
Expense Account,		224 77
Cash on hand,		19,765 57
	\$556,775 49	\$556,775 49

Number of Depositors,	1,908
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$7,275 00
Average annual expenses,	1,500 00

HOME SAVINGS BANK—BOSTON.

[September 13.]

HENRY SMITH, *President.**Treasurer,* EDWARD O. ROCKWOOD.

Deposits,	\$3,333,286 34	
Interest,	75,050 19	
Suspense Account,	178 80	
Public Funds,		\$56,238 17
Bank Stock,		168,210 49
Loans on Public Funds,		23,400 00
on Bank Stock,		64,700 00
on Real Estate,		2,177,092 00
on Personal Security,		235,070 00
on Railroad Stock,		15,000 00
to Counties, Cities and Towns,		515,000 00
to Banks, on interest,		103,307 63
Profit and Loss Account,		39,173 35
Expense Account,		3,823 44
Furniture and Fixtures,		4,966 93
Cash on hand,		2,533 32
	<u>\$3,408,515 33</u>	<u>\$3,408,515 33</u>

Number of Depositors,	11,188
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$20,449 00
Average annual expenses,	6,500 00

HOOSAC SAVINGS BANK—NORTH ADAMS.

[July 12.]

SYLVANDER JOHNSON, *President.**Treasurer,* AUSTIN BOND.

Deposits,	\$24,692 34	
Bank Stock,		\$3,125 00
Loans on Real Estate,		12,300 00
on Personal Security,		5,000 00
Cash on hand,		4,267 34
	<u>\$24,692 34</u>	<u>\$24,692 34</u>

Number of Depositors,	193
Commenced business June 1, 1871.	

HOPKINTON SAVINGS BANK—HOPKINTON.

[May 19.]

L. H. BOWKER, *President.**Treasurer*, R. F. CLAFLIN.

Deposits,	\$75,605 32	
Interest,	3,498 82	
Public Funds,		\$3,969 14
Bank Stock,		26,392 74
Railroad Bonds,		960 00
Loans on Real Estate,		17,985 00
on Personal Security,		12,900 00
to Counties, Cities and Towns,		15,000 00
Expense Account,		461 26
Cash on hand,		1,436 00
	<hr/>	<hr/>
	\$79,104 14	\$79,104 14

Number of Depositors,	537
Rate of ordinary dividends for the last year,	5 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$3,660 00
Average annual expenses,	500 00

HUDSON SAVINGS BANK—HUDSON.

[April 18.]

FRANCIS BRIGHAM, *President.**Treasurer*, F. D. BRIGHAM.

Deposits,	\$70,254 93	
Profits,	767 89	
Loans on Real Estate,		51,470 00
on Personal Security,		3,750 00
to Counties, Cities and Towns,		13,000 00
Furniture and Fixtures,		407 68
Expense Account,		567 08
Cash on hand,		1,828 06
	<hr/>	<hr/>
	\$71,022 82	\$71,022 82

Number of Depositors,	400
Rate of ordinary dividends for the last year,	6 per cent.
Average annual expenses,	\$350 00

HYANNIS SAVINGS BANK—HYANNIS.

[August 10.]

F. G. KELLEY, *President*.*Treasurer*, JOSEPH R. HALL.

Deposits,	\$235,208 31	
Profits,	119 50	
Dividend Account,	11,349 42	
Bank Stock,		\$45,632 50
Railroad Bonds,		10,000 00
Railroad Stock,		10,965 00
Loans on Real Estate,		36,610 75
on Personal Security,		128,187 22
Interest Accrued,		792 44
Cash on hand,		14,489 32
	<hr/>	<hr/>
	\$246,677 23	\$246,677 23

Number of Depositors,	867
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$8,785 00
Average annual expenses,	1,100 00

HYDE PARK SAVINGS BANK—HYDE PARK.

[November 21.]

CHARLES F. GERRY, *President*.*Treasurer*, HENRY S. BUNTON.

Deposits,	\$12,254 29	
Interest,	125 97	
Bank Stock,		\$716 50
Furniture and Fixtures,		1,144 17
Loans on Real Estate,		5,800 00
to Counties, Cities and Towns,		4,000 00
Cash on hand,		719 59
	<hr/>	<hr/>
	\$12,380 26	\$12,380 26

Number of Depositors,	144
Commenced business in June, 1871.	

INSTITUTION FOR SAVINGS IN NEWTON—NEWTON.

[May 9.]

GEORGE HYDE, *President.**Treasurer, E. J. COLLINS.*

Deposits,	\$180,919 15	
Profits,	5,529 22	
Public Funds,		\$9,500 00
Bank Stock,		7,200 00
Loans on Public Funds,		2,000 00
on Real Estate,		119,120 00
on Personal Security,		19,700 00
to Counties, Cities and Towns,		3,125 00
Expense Account,		192 39
Cash on hand,		25,605 98
	<hr/>	<hr/>
	\$186,448 37	\$186,448 37

Number of Depositors,	1,055
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$400 00

INSTITUTION FOR SAVINGS IN NEWBURYPORT.

[October 6.]

EDWARD S. MORLEY, *President.**Treasurer, RICHARD STONE.*

Deposits,	\$3,428,084 36	
Interest,	88,810 18	
Public Funds,		\$825,918 75
Bank Stock,		956,946 20
Railroad Bonds,		105,590 00
Real Estate,		20,954 29
Loans on Public Funds,		6,850 00
on Bank Stock,		4,500 00
on Real Estate,		640,822 67
on Personal Security,		176,689 00
to Counties, Cities and Towns,		632,461 41
to Banks, on interest,		107,075 72
Annuity in Trust,		10,792 70
Expense Account,		2,486 52
Fifty Associates' Stock,		25,000 00
Cash on hand,		807 28
	<hr/>	<hr/>
	\$3,516,894 54	\$3,516,894 54

Number of Depositors,	8,982
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$77,250 00
Average annual expenses,	5,600 00

INSTITUTION FOR SAVINGS IN ROXBURY—BOSTON.

[March 18.]

A. D. HODGES, *President*.*Treasurer*, EDWARD RICHARDS.

Deposits,	\$1,665,482 11	
Interest,	27,822 10	
Public Funds,		\$357,363 65
Bank Stock,		177,496 97
Loans on Public Funds,		93,250 00
on Bank Stock,		22,650 00
on Real Estate,		488,352 17
on Personal Security,		473,480 00
to Counties, Cities and Towns,		33,900 00
Cash on hand,		46,811 42
	\$1,693,304 21	\$1,693,304 21

Number of Depositors,	5,313
Rate of ordinary dividends for the last year,	5½ per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$31,494 00
Average annual expenses,	5,500 00

IPSWICH SAVINGS BANK—IPSWICH.

[October 10.]

JOSEPH ROSS, *President*.*Treasurer*, THEODORE F. COGSWELL.

Deposits,	\$5,719 00	
Interest,	52 60	
Loans on Real Estate,		\$1,050 00
on Personal Security,		4,450 00
Cash on hand,		1,321 60
	\$5,771 60	\$5,771 60

Number of Depositors,	68
Commenced business May 8, 1871.	

LANCASTER SAVINGS BANK—LANCASTER.

[April 19.]

HENRY WILDER, *President.**Treasurer,* C. T. SYMMES.

Deposits,	\$673,148 29	
Profits,	13,878 48	
Interest,	4,118 58	
Public Funds,		\$265,000 00
Bank Stock,		61,300 00
Railroad Bonds,		10,000 00
Loans on Public Funds,		1,100 00
on Bank Stock,		8,000 00
on Real Estate,		232,939 11
on Personal Security,		87,772 25
Cash on hand,		25,033 99
	\$691,145 35	\$691,145 35

Number of Depositors,	2,057
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$15,000 00
Average annual expenses,	2,029 00

LAWRENCE SAVINGS BANK—LAWRENCE.

[September 21.]

MILTON BONNEY, *President.**Treasurer,* W. R. SPAULDING.

Deposits,	\$255,549 99	
Interest,	3,816 37	
Public Funds,		\$9,100 00
Bank Stock,		33,175 00
Loans on Real Estate,		181,849 25
on Personal Security,		15,375 00
Premium Account,		5,484 85
Expense Account,		2,575 47
Cash on hand,		11,806 79
	\$259,366 36	\$259,366 36

Number of Depositors,	1,355
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$5,000 00
Average annual expenses,	1,000 00

LEE SAVINGS BANK—LEE.

[July 13.]

H. GARFIELD, *President.**Treasurer,* J. L. KILBORN.

Deposits,	\$330,815 17	
Interest,	8,734 19	
Suspense Account,	4,868 23	
Public Funds,		\$104,000 00
Bank Stock,		15,380 00
Loans on Public Funds,		372 30
on Bank Stock,		960 00
on Real Estate,		163,908 11
on Personal Security,		20,880 00
to Counties, Cities and Towns,		27,200 00
Profit and Loss Account,		6,090 13
Expense Account,		150 00
Cash on hand,		5,477 05
	\$344,417 59	\$344,417 59

Number of Depositors,	1,214
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$6,400 00
Average annual expenses,	950 00

LEICESTER SAVINGS BANK—LEICESTER.

[May 16.]

CHENEY HATCH, *President.**Treasurer,* D. E. MERRIAM.

Deposits,	\$111,968 60	
Profits,	50 00	
Interest,	1,771 88	
Bank Stock,		\$29,777 62
Loans on Public Funds,		2,500 00
on Real Estate,		64,196 00
on Personal Security,		14,469 75
Cash on hand,		2,847 11
	\$113,790 48	\$113,790 48

Number of Depositors,	318
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$4,106 40
Average annual expenses,	345 00

LEOMINSTER SAVINGS BANK—LEOMINSTER.

[April 26.]

LEONARD BURRAGE, *President.**Treasurer, A. L. BURDITT.*

Deposits,	\$231,309 46	
Profits,	164 67	
Bank Stock,		\$19,870 25
Loans on Public Funds,		9,800 00
on Bank Stock,		8,000 00
on Real Estate,		154,360 00
on Personal Security,		37,275 00
Furniture,		635 15
Cash on hand,		1,533 73
	\$231,474 13	\$231,474 13

Number of Depositors,	1,115
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$7,724 00
Average annual expenses,	600 00

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

[March 23.]

HORATIO WOOD, *President.**Treasurer, A. S. TYLER.*

Deposits,	\$2,119,762 43	
Profits,	17,942 95	
Profit and Loss,	400 00	
Premium Account,	5,000 00	
Due Prescott National Bank,	2,741 27	
Public Funds,		\$296,500 00
Bank Stock,		263,282 00
Railroad Bonds,		2,000 00
Loans on Public Funds,		3,400 00
on Bank Stock,		19,700 00
on Real Estate,		1,155,600 00
on Personal Security,		162,300 00
to Counties, Cities and Towns,		218,000 00
to Banks, on interest,		25,000 00
Expense Account,		64 65
	\$2,145,846 65	\$2,145,846 65

Number of Depositors,	8,867
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$22,500 00
Average annual expenses,	4,250

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

[March 23.]

THEODORE EDSON, *President.**Treasurer,* GEORGE J. CARNEY.

Deposits,	\$1,613,788 50	
Public Funds,		\$811,000 00
Bank Stock,		6,300 00
Real Estate,		20,334 06
Loans on Public Funds,		25,400 00
on Bank Stock,		26,000 00
on Real Estate,		76,578 00
to Counties, Cities and Towns,		432,975 00
to Banks, on interest,		211,000 00
Profit and Loss Account,		3,537 08
Cash on hand,		664 36
	\$1,613,788 50	\$1,613,788 50

Number of Depositors,	5,190
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$4,000 00

LYNN FIVE CENTS SAVINGS BANK—LYNN.

[September 22.]

THOMAS B. NEWHALL *President.**Treasurer,* B. V. FRENCH.

Deposits,	\$1,180,229 02	
Profits,	6,479 59	
Public Funds,		\$207,231 25
Bank Stock,		325,311 05
Railroad Bonds,		19,450 00
Real Estate,		44,529 24
Loans on Bank Stock,		6,750 00
on Real Estate,		532,960 00
on Personal Security,		17,301 96
to Counties, Cities and Towns,		19,000 00
to Banks, on interest,		8,071 14
Expense Account,		3,742 49
Cash on hand,		2,361 48
	\$1,186,708 61	\$1,186,708 61

Number of Depositors,	6,943
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$39,764 62
Average annual expenses,	2,900 00

LYNN INSTITUTION FOR SAVINGS—LYNN.

[September 22.]

JOSEPH N. SANDERSON, *President.**Treasurer, E. LOVEJOY.*

Deposits,	\$1,282,391 43	
Profits,	1,055 40	
Public Funds,		\$95,000 00
Bank Stock,		92,440 00
Real Estate,		65,259 65
Loans on Public Funds,		8,290 00
on Bank Stock,		15,250 00
on Real Estate,		677,498 00
on Personal Security,		103,540 00
to Counties, Cities and Towns,		161,500 00
to Banks, on interest,		55,200 00
Expense Account,		881 65
Cash on hand,		8,587 53
	<u>\$1,283,446 83</u>	<u>\$1,283,446 83</u>

Number of Depositors,	4,388
Rate of ordinary dividends for the last year,	6 per cent
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$22,700 00
Average annual expenses,	3,000 00

MALDEN SAVINGS BANK—MALDEN.

[September 19.]

HENRY BARRETT, *President.**Treasurer, CHARLES MERRILL.*

Deposits,	\$159,388 97	
Interest,	2,215 37	
Public Funds,		\$30,000 00
Bank Stock,		2,600 00
Loans on Real Estate,		106,000 00
on Personal Security,		20,000 00
Expense Account,		762 15
Cash on hand,		2,242 19
	<u>\$161,604 34</u>	<u>\$161,604 34</u>

Number of Depositors,	1,830
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$600 00

MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

[October 11.]

JOHN F. HARRIS, *President.**Treasurer,* WILLIAM GILLEY, Jr.

Deposits,	\$15,234 00	
Interest,	167 52	
Public Funds,		\$4,590 00
Loans on Real Estate,		4,750 00
to Counties, Cities and Towns,		3,047 00
to Banks, on interest,		2,683 30
Furniture and Safe,		175 00
Expense Account,		131 22
Cash on hand,		25 00
	\$15,401 52	\$15,401 52

Number of Depositors, 193

Commenced business June 15, 1871.

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

[April 18.]

SIDNEY G. FAY, *President.**Treasurer,* E. C. WHITNEY.

Deposits,	\$522,218 45	
Profits,	710 42	
Bank Stock,		\$119,100 00
Loans on Real Estate,		368,500 00
on Personal Security,		5,500 00
to Counties, Cities and Towns,		10,000 00
Cash on hand,		19,828 87
	\$522,928 87	\$522,928 87

Number of Depositors, 1,333

Rate of ordinary dividends for the last year, 7 per cent.

No extra dividends are made.

Average annual expenses, \$1,200 00

MECHANICS' SAVINGS BANK—LOWELL.

[March 24.]

WILLIAM A. BURKE, *President.**Treasurer, C. C. HUTCHINSON.*

Deposits,	\$1,529,306 63	
Interest,	20,493 11	
Public Funds,		\$311,500 00
Bank Stock,		113,750 00
Railroad Bonds,		25,000 00
Real Estate,		27,211 27
Loans on Public Funds,		3,000 00
on Bank Stock,		10,300 00
on Real Estate,		847,411 25
on Personal Security,		146,000 00
on Railroad Stock,		10,800 00
to Counties, Cities and Towns,		44,800 00
Expense Account,		7,969 06
Cash on hand,		2,058 16
	\$1,549,799 74	\$1,549,799 74

Number of Depositors,	3,695
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$20,000 00
Average annual expenses,	2,700 00

MEDFORD SAVINGS BANK—MEDFORD.

[October 12.]

EDWARD BROOKS, *President.**Treasurer, HERBERT MAGOUN.*

Deposits,	\$100,796 63	
Profits,	1,056 98	
Public Funds,		\$5,385 00
Bank Stock,		8,768 00
Railroad Bonds,		3,000 00
Loans on Real Estate,		72,725 00
on Personal Security,		2,850 00
Furniture and Fixtures,		500 00
Expense Account,		248 19
Cash on hand,		8,377 42
	\$101,853 61	\$101,853 61

Number of Depositors,	787
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Average annual expenses,	\$525 00

MEDWAY SAVINGS BANK—MEDWAY.

[November 22.]

M. M. FISHER, *President.**Treasurer,* O. A. MASON.

Deposits,	\$18,359 52	
Interest,	276 84	
Bank Stock,		\$2,400 00
Loans on Real Estate,		10,675 00
on Personal Security,		2,000 00
to Counties, Cities and Towns,		1,000 00
Expense Account,		262 07
Cash on hand,		2,299 20
	<hr/>	<hr/>
	\$18,636 36	\$18,636 36
<hr/>		
Number of Depositors,		204
Commenced business March 30, 1871.		
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MERCANTILE SAVINGS INSTITUTION—BOSTON.

[October 2.]

LYMAN S. HAPGOOD, *President.**Treasurer,* ANSON J. STONE.

Capital Stock,	\$205,757 20	
Deposits,	2,362,207 33	
Profit and Loss,	27,239 97	
Interest,	63,003 13	
Premium Account,	9,091 85	
Public Funds,		\$40,000 00
Bank Stock,		10,900 00
Real Estate,		141,386 85
Loans on Public Funds,		12,000 00
on Bank Stock,		54,300 00
on Real Estate,		1,624,837 77
on Personal Security,		205,335 92
on Railroad Stock,		10,000 00
to Counties, Cities and Towns,		407,400 00
Suspense Account,		1,000 00
Expense and Tax Account,		22,130 83
Dividend Account,		18,001 48
Cash on hand,		120,006 63
	<hr/>	<hr/>
	\$2,667,299 48	\$2,667,299 48
<hr/>		
Number of Depositors,		6,130
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1868.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$6,900 00
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MERRIMACK RIVER SAVINGS BANK—LOWELL.

[November 2.]

JOSIAH G. PEABODY, *President*.*Treasurer*, G. W. KNOWLTON.

Deposits,	\$40,066 38	
Interest,	474 19	
Bank Stock,		\$4,552 00
Loans on Bank Stock,		800 00
on Real Estate,		27,300 00
on Personal Security,		6,925 32
Expense Account,		108 75
Cash on hand,		854 50
	<hr/>	<hr/>
	\$40,540 57	\$40,540 57

Number of Depositors, 157

Commenced business in April, 1871.

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

[April 25.]

GEORGE M. BROOKS, *President*.*Treasurer*, GEORGE HEYWOOD.

Deposits,	\$841,770 91	
Profits,	2,995 69	
Interest received,	27,613 85	
Public Funds,		\$156,000 00
Bank Stock,		255,000 00
Loans on Real Estate,		326,946 00
on Personal Security,		41,150 00
to Counties, Cities and Towns,		57,328 00
Interest paid,		22,200 59
Expense Account,		1,096 68
Cash on hand,		12,659 18
	<hr/>	<hr/>
	\$872,380 45	\$872,380 45

Number of Depositors, 2,826

Rate of ordinary dividends for the last year, 5 per cent.

Last dividend of reserved profits, in 1870.

Extra dividends are made once in Three years.

Largest amount invested in the stock of any one bank, \$30,000 00

Average annual expenses, 2,300 00

MILFORD SAVINGS BANK—MILFORD.

[April 12.]

ORISON UNDERWOOD, *President.**Treasurer,* A. G. UNDERWOOD.

Deposits,	\$378,154 12	
Profits,	6,638 35	
Interest,	8,106 79	
Public Funds,		\$46,100 00
Bank Stock,		31,891 12
Real Estate,		1,000 00
Loans on Public Funds,		13,150 00
on Bank Stock,		30,207 55
on Real Estate,		124,600 00
on Personal Security,		58,200 00
to Counties, Cities and Towns,		72,000 00
Cash on hand,		15,750 59
	\$392,899 26	\$392,899 26

Number of Depositors,	1,863
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$1,500 00

MILLBURY SAVINGS BANK—MILLBURY.

[April 13.]

THOS. J. HARRINGTON, *President.**Treasurer,* DAVID ATWOOD.

Deposits,	\$221,829 94	
Profits,	819 38	
Interest,	3,102 61	
Suspense Account,	500 00	
Due Millbury National Bank,	3,775 88	
Public Funds,		\$53,000 00
Bank Stock,		18,800 00
Loans on Bank Stock,		500 00
on Real Estate,		125,975 00
to Counties, Cities and Towns,		31,500 00
Expense Account,		252 81
	\$230,027 81	\$230,027 81

Number of Depositors,	753
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Average annual expenses,	\$800 00

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

[August 11.]

GEORGE COBB, *President.**Treasurer,* MATTHEW BARNEY.

Deposits,	\$499,967 95	
Interest,	1,767 20	
Public Funds,		\$65,873 00
Bank Stock,		118,256 00
Real Estate,		8,575 00
Loans on Public Funds,		4,563 00
on Bank Stock,		1,900 00
on Real Estate,		259,065 50
on Personal Security,		20,976 53
on Railroad Stock,		650 00
to Counties, Cities and Towns,		3,500 00
to Banks, on interest,		7,499 35
Expense Account,		1,012 93
Cash on hand,		9,863 84
	\$501,735 15	\$501,735 15

Number of Depositors,	1,530
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$20,000 00
Average annual expenses,	1,600 00

NATICK FIVE CENTS SAVINGS BANK—NATICK.

[November 14.]

JOHN KIMBALL, *President.**Treasurer,* NATHANIEL CLARK.

Deposits,	\$250,938 42	
Profits,	2,503 68	
Public Funds,		\$500 00
Loans on Real Estate,		199,486 53
on Personal Security,		22,570 00
to Counties, Cities and Towns,		27,500 00
Cash on hand,		3,385 57
	\$253,442 10	\$253,442 10

Number of Depositors,	1,585
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$800 00

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

[July 28.]

GEORGE HOWLAND, *President.**Treasurer,* B. RICKETSON, Jr.

Deposits,	\$2,196,675 31	
Profits,	11,871 30	
Interest,	39,775 57	
Discount,	24,587 55	
Premium Account,	23,569 27	
Taxes unpaid,	2,981 77	
Public Funds,		\$1,281,800 00
Bank Stock,		103,100 00
Railroad Bonds,		83,500 00
Loans on Public Funds,		13,925 00
on Bank Stock,		3,300 00
on Real Estate,		361,425 14
on Personal Security,		388,927 42
to Counties, Cities and Towns,		1,640 00
Furniture and Fixtures,		9,349 38
Expense Account,		1,877 55
Cash on hand,		50,616 28
	\$2,299,460 77	\$2,299,460 77

Number of Depositors,	10,024
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$49,400 00
Average annual expenses,	6,500 00

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

[July 27.]

———, *President.**Treasurer,* CHARLES H. PEIRCE.

Deposits,	\$6,083,741 84	
Surplus Fund,	125,000 00	
Profit and Loss,	95,476 01	
Public Funds,		\$3,318,307 00
Bank Stock,		1,179,350 00
Railroad Bonds,		56,360 00
Real Estate,		5,553 00
Loans on Public Funds,		22,210 00
on Bank Stock,		20,300 00
on Real Estate,		2,133 67
on Personal Security,		1,351,647 66
on Railroad Stock and Bonds,		14,950 00
to Counties, Cities and Towns,		220,852 48
to Banks, on interest,		74,145 08
Expense Account,		2,828 15
Suspense Account,		22,856 63
Cash on hand,		12,724 18
	\$6,304,217 85	\$6,304,217 85

Number of Depositors,	14,453
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$109,600 00
Average annual expenses,	10,000 00

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

[October 6.]

DAVID WOOD, *President.**Treasurer, J. A. MAYNARD.*

Deposits,	\$684,211 82	
Profits,	1,736 00	
Interest,	21,877 94	
Public Funds,		\$144,875 00
Bank Stock,		87,600 00
Railroad Bonds,		16,437 00
Loans on Public Funds,		7,100 00
on Bank Stock,		6,700 00
on Real Estate,		279,795 00
on Personal Security,		51,790 00
to Counties, Cities and Towns,		94,280 00
to Banks, on interest,		17,413 57
Expense Account,		738 20
Cash on hand,		1,096 99
	<hr/>	<hr/>
	\$707,825 76	\$707,825 76

Number of Depositors,	3,377
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$8,000 00
Average annual expenses,	1,500 00

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

[May 24.]

WILLIAM ALLEN, *President.**Treasurer, L. MALTBY.*

Deposits,	\$1,402,975 96	
Profits,	41,535 74	
Public Funds,		\$349,000 00
Bank Stock,		37,300 00
Loans on Public Funds,		36,998 07
on Bank Stock,		43,700 00
on Real Estate,		562,758 40
on Personal Security,		218,940 00
to Counties, Cities and Towns,		88,589 53
Cash on hand,		107,225 70
	<hr/>	<hr/>
	\$1,444,511 70	\$1,444,511 70

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,300 00
Average annual expenses,	4,500 00

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

[July 12.]

R. H. WELLS, *President*.*Treasurer*, E. D. WHITAKER.

Deposits,	\$504,225 12	
Profits,	13,623 44	
Public Funds,		\$10,000 00
Bank Stock,		9,510 00
Real Estate,		8,208 62
Loans on Public Funds,		3,000 00
on Bank Stock,		10,968 00
on Real Estate,		209,515 00
on Personal Security,		166,175 00
to Counties, Cities and Towns,		78,258 66
Cash on hand,		22,213 28
	\$517,848 56	\$517,848 56

Number of Depositors,	1,855
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	\$2,000 00

NORTH BRIDGEWATER SAVINGS BANK—NORTH BRIDGEWATER.

[September 7.]

HENRY W. ROBINSON, *President*.*Treasurer*, EDWARD SOUTHWORTH.

Deposits,	\$368,947 00	
Profits,	592 83	
Interest,	295 45	
Bank Stock,		\$32,429 16
Loans on Real Estate,		191,587 48
on Personal Security,		126,901 00
Cash on hand,		18,917 64
	\$369,835 28	\$369,835 28

Number of Depositors,	1,577
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$12,491 25
Average annual expenses,	1,000 00

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

[May 3.]

CHARLES ADAMS, Jr., *President.**Treasurer, BONUM NYE.*

Deposits,	\$197,682 27	
Profits,	2,862 09	
Public Funds,		\$76,000 00
Bank Stock,		1,500 00
Loans on Public Funds,		25,000 00
on Real Estate,		85,279 00
on Personal Security,		2,300 00
to Counties, Cities and Towns,		4,000 00
Furniture,		118 00
Expense Account,		29 60
Cash on hand,		6,317 76
	\$200,544 36	\$200,544 36

Number of Depositors,	970
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	\$540 00

NORTH EASTON SAVINGS BANK—NORTH EASTON.

[June 21.]

F. L. AMES, *President.**Treasurer, P. A. GIFFORD.*

Deposits,	\$162,214 49	
Profits,	2,119 31	
Public Funds,		\$70,065 55
Bank Stock,		34,892 25
Loans on Bank Stock,		18,000 00
on Real Estate,		30,535 18
on Personal Security,		4,175 00
Expense Account,		25
Cash on hand,		6,665 57
	\$164,333 80	\$164,333 80

Number of Depositors,	675
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$10,690 00
Average annual expenses,	250 00

NORTH END SAVINGS BANK—BOSTON.

[February 10.]

ROBERT MARSH, *President*.GEO. C. TRUMBULL, *Treasurer*.

Deposits,	\$95,284 20	
Interest,	2,291 76	
Public Funds,		\$4,925 00
Bank Stock,		11,959 62
Loans on Public Funds,		200 00
on Real Estate,		59,337 83
Furniture and Fixtures,		1,855 36
Expense Account,		1,398 27
Cash on hand,		17,899 88
	\$97,575 96	\$97,575 96

Number of Depositors,	484
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$4,940 50

PEOPLE'S SAVINGS BANK—WORCESTER.

[April 4.]

JOHN C. MASON, *President*.*Treasurer*, C. M. BENT.

Deposits,	\$2,310,684 90	
Dividend Account,	46,827 04	
Interest,	32,642 66	
Suspense Account,	5,946 40	
Rent Account,	688 60	
Public Funds,		\$358,500 00
Bank Stock,		322,800 00
Railroad Bonds,		40,000 00
Real Estate,		65,000 00
Furniture and Safe,		2,937 34
Loans on Public Funds,		31,300 00
on Bank Stock,		20,350 00
on Real Estate,		1,221,115 00
on Personal Security,		185,358 76
on Railroad Stock,		3,500 00
to Counties, Cities and Towns,		4,000 00
to Banks, on interest,		40,112 75
Profit and Loss Account,		38,693 58
Expense Account,		1,230 44
Premium Account,		58,177 77
Cash on hand,		3,713 96
	\$2,396,789 60	\$2,396,789 60

Number of Depositors,	7,173
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$29,600 00
Average annual expenses,	4,500 00

PALMER SAVINGS BANK—PALMER.

[May 2.]

GEORGE F. HILL, *President.**Treasurer,* MARSHALL W. FRENCH.

Deposits,	\$67,680 24	
Interest,	135 20	
Loans on Public Funds,		\$1,375 00
on Real Estate,		39,050 00
on Personal Security,		5,200 00
to Counties, Cities and Towns,		4,890 00
Expense Account,		360 91
Cash on hand,		16,939 53
	<hr/>	<hr/>
	\$67,815 44	\$67,815 44

Number of Depositors, 318
Rate of ordinary dividends for the last year, 6 per cent.
No extra dividends are made.

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

[October 31.]

LEANDER LOVELL, *President.**Treasurer,* DANIEL J. ROBBINS.

Deposits,	\$362,690 25	
Profits,	489 28	
Interest,	5,348 80	
Public Funds,		\$127,200 00
Bank Stock,		22,700 00
Railroad Bonds,		40,000 00
Real Estate,		2,850 00
Loans on Public Funds,		3,100 00
on Bank Stock,		1,525 00
on Real Estate,		119,446 00
on Personal Security,		34,065 00
on Railroad Stock,		140 00
to Counties, Cities and Towns,		12,000 00
Suspense and Tax Account,		550 31
Expense Account,		1,047 39
Cash on hand,		3,913 63
	<hr/>	<hr/>
	\$368,537 33	\$368,537 33

Number of Depositors, 2,060
Rate of ordinary dividends for the last year, 6 per cent.
No extra dividends are made.
Largest amount invested in the stock of any one bank, \$5,000 00
Average annual expenses, 1,200 00

PLYMOUTH SAVINGS BANK—PLYMOUTH.

[October 31.]

NATHANIEL RUSSELL, *President.**Treasurer,* ALLEN DANFORTH.

Deposits,	\$1,701,634 14	
Profits,	18,837 83	
Interest,	51,953 45	
Suspense Account,	3,157 13	
Public Funds,		\$561,546 25
Bank Stock,		419,275 00
Railroad Bonds,		66,500 00
Real Estate,		8,174 00
Loans on Public Funds,		13,920 00
on Bank Stock,		5,200 00
on Real Estate,		481,429 00
on Personal Security,		115,055 13
on Railroad Stock,		23,890 00
to Counties, Cities and Towns,		36,500 00
Tax Account,		6,765 54
Expense Account,		1,533 63
Cash on hand,		35,794 00
	<hr/>	<hr/>
	\$1,775,582 55	\$1,775,582 55

Number of Depositors,	6,459
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$27,000 00
Average annual expenses,	4,500 00

PROVIDENT INSTITUTION FOR SAVINGS—BOSTON.

[April 7.]

JOHN AMORY LOWELL, *President.**Treasurer,* PETER WAINWRIGHT.

Deposits,	\$11,802,389 27	
Profits,	245,907 71	
Interest,	110,984 60	
Suspense Account,	6,232 33	
Public Funds,		\$853,625 09
Bank Stock,		1,193,100 00
Railroad Bonds,		609,250 00
Real Estate,		50,000 00
Loans on Public Funds,		108,000 00
on Bank Stock,		55,700 00
on Real Estate,		3,571,250 00
on Personal Security,		4,082,500 00
on Railroad Stock,		2,800 00
to Counties, Cities and Towns,		893,100 00
Expense Account,		9,034 80
Cash on hand,		737,144 02
	<hr/>	<hr/>
	\$12,165,503 91	\$12,165,503 91

Number of Depositors,	33,109
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$188,100 00
Average annual expenses,	38,000 00

PROVIDENT INSTITUTION FOR SAVINGS—SALISBURY.

[October 10.]

WILLIAM C. BINNEY, *President.**Treasurer,* THOMAS J. CLARK.

Deposits,	\$1,026,303 98	
Profits,	5,270 91	
Interest,	29,717 48	
Public Funds,		\$249,000 00
Bank Stock,		133,825 00
Railroad Bonds,		45,000 00
Real Estate,		2,500 00
Loans on Public Funds,		3,000 00
on Real Estate,		143,150 00
on Personal Security,		183,100 00
to Counties, Cities and Towns,		295,500 00
to Banks, on interest,		7,000 00
Expense Account,		770 61
Cash on hand,		1,446 76
	<hr/>	<hr/>
	\$1,061,292 37	\$1,061,292 37

Number of Depositors,	4,170
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1865.	
Largest amount invested in the stock of any one bank,	\$10,000 00
Average annual expenses,	1,450 00

QUINCY SAVINGS BANK—QUINCY.

[June 16.]

DANIEL BAXTER, *President.**Treasurer,* GEORGE L. GILL.

Deposits,	\$692,108 27	
Suspense,	16 95	
Public Funds,		\$143,000 00
Bank Stock,		54,234 86
Loans on Bank Stock,		1,500 00
on Real Estate,		338,750 00
on Railroad Stock,		20,000 00
to Counties, Cities and Towns,		106,000 00
Dividend Account,		4,118 73
Expense Account,		692 64
Cash on hand,		10,328 99
	<hr/>	<hr/>
	\$692,125 22	\$692,125 22

Number of Depositors,	2,224
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$10,377 50
Average annual expenses,	1,500 00

RANDOLPH SAVINGS BANK—RANDOLPH.

[September 14.]

ATHERTON WALES, *President.**Treasurer,* SETH TURNER.

Deposits,	\$413,785 59	
Interest,	4,684 82	
Due Randolph National Bank,	3,000 00	
Public Funds,		\$80,000 00
Bank Stock,		59,800 00
Railroad Bonds,		84,000 00
Loans on Public Funds,		3,575 00
on Real Estate,		107,400 00
on Personal Security,		26,700 00
to Counties, Cities and Towns,		57,000 00
Premium Account,		444 81
Expense Account,		1,754 30
Cash on hand,		796 30
	\$421,470 41	\$421,470 41

Number of Depositors,	1,530
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,000 00
Average annual expenses,	600 00

READING SAVINGS BANK—READING.

[September 19.]

EPHRAIM HUNT, *President.**Treasurer,* NATHAN P. PRATT.

Deposits,	\$116,711 61	
Interest,	792 27	
Bank Stock,		\$6,000 00
Loans on Real Estate,		74,550 00
on Personal Security,		13,543 00
to Counties, Cities and Towns,		9,100 00
Expense and Tax Account,		1,704 71
Cash on hand,		12,606 17
	\$117,503 88	\$117,503 88

Number of Depositors,	506
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	

ROCKPORT SAVINGS BANK—ROCKPORT.

[October 5.]

HENRY DENNIS, *President.**Treasurer,* NEWELL GILES.

Deposits,	\$240,436 27	
Profits,	5,984 70	
Bank Stock,		\$48,919 00
Loans on Real Estate,		119,599 13
on Personal Security,		56,964 68
Cash on hand,		20,938 16
	<hr/>	<hr/>
	\$246,420 97	\$246,420 97

Number of Depositors,	1,075
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$6,973 50
Average annual expenses,	800 00

SALEM FIVE CENTS SAVINGS BANK—SALEM.

[September 29.]

HENRY S. WILLIAMS, *President.**Treasurer,* CHARLES H. HENDERSON.

Deposits,	\$1,350,241 36	
Profits,	10,748 06	
Public Funds,		\$288,143 12
Bank Stock,		65,854 24
Railroad Bonds,		32,440 00
Loans on Public Funds,		26,400 00
on Bank Stock,		1,100 00
on Real Estate,		541,114 00
on Personal Security,		255,700 00
on Railroad Stock,		3,500 00
to Counties, Cities and Towns,		114,962 50
to Banks, on interest,		31,000 00
Cash on hand,		775 56
	<hr/>	<hr/>
	\$1,360,989 42	\$1,360,989 42

Number of Depositors,	5,637
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$9,105 50
Average annual expenses,	3,800 00

SALEM SAVINGS BANK—SALEM.

[October 24.]

JOSEPH S. CABOT, *President.**Treasurer,* CHARLES E. SYMONDS.

Deposits,	\$4,973,602 09	
Profits,	46,186 60	
Public Funds,		\$1,686,000 00
Bank Stock,		292,690 00
Railroad Bonds,		25,000 00
Real Estate,		60,000 00
Loans on Bank Stock,		12,000 00
on Real Estate,		878,290 50
on Personal Security,		937,226 00
on Railroad Stock,		9,000 00
to Counties, Cities and Towns,		1,031,500 00
to Banks, on interest,		79,450 00
Cash on hand,		8,632 19
	\$5,019,788 69	\$5,019,788 69

Number of Depositors,	15,151
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$60,000 00
Average annual expenses,	9,300 00

SANDWICH SAVINGS BANK—SANDWICH.

[August 8.]

W. E. BOYDEN, *President.**Treasurer,* CHARLES B. HALL.

Deposits,	\$60,061 60	
Profits,	579 15	
Interest,	1,338 56	
Public Funds,		\$6,500 00
Loans on Public Funds,		665 00
on Real Estate,		26,067 00
on Personal Security,		19,455 00
to Counties, Cities and Towns,		2,000 00
Expense Account,		36 70
Cash on hand,		7,255 61
	\$61,979 31	\$61,979 31

Number of Depositors,	426
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Average annual expenses,	\$215 00

SCITUATE SAVINGS BANK—SCITUATE.

[August 29.]

JOHN BEAL, *President.**Treasurer, C. W. PROUTY.*

Deposits,	\$104,455 16	
Profits,	4,502 05	
Interest,	3,130 45	
Public Funds,		\$1,100 00
Bank Stock,		17,100 00
Loans on Real Estate,		76,588 94
on Personal Security,		1,588 23
to Counties, Cities and Towns,		11,170 00
Expense Account,		628 57
Cash on hand,		3,911 92
	<hr/>	<hr/>
	\$112,087 66	\$112,087 66

Number of Depositors,	314
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$7,000 00
Average annual expenses,	220 00

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

[August 3.]

DAVID FAIRBANKS, *President.**Treasurer, JOHN YOUNG, Jr.*

Deposits,	\$474,455 02	
Profits,	598 24	
Interest,	482 98	
Suspense Account,	13,497 75	
Dividend Account,	8,194 86	
Public Funds,		\$144,500 00
Bank Stock,		60,000 00
Railroad Bonds,		28,500 00
Real Estate,		1,322 95
Loans on Public Funds,		8,174 00
on Real Estate,		30,764 00
on Personal Security,		84,116 97
to Counties, Cities and Towns,		116,775 00
Furniture and Safe,		1,568 27
Cash on hand,		21,507 66
	<hr/>	<hr/>
	\$497,228 85	\$497,228 85

Number of Depositors,	1,569
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$12,600 00
Average annual expenses,	2,000 00

SHELBURNE FALLS FIVE CENTS SAVINGS BANK—SHELBURNE.

[July 11.]

F. A. BALL, *President.**Treasurer,* A. K. HAWKS.

Deposits,	\$470,587 93	
Profits,	10,316 08	
Interest,	2,411 28	
Public Funds,		\$30,100 00
Bank Stock,		24,700 00
Real Estate,		5,500 00
Loans on Real Estate,		271,875 00
on Personal Security,		139,512 32
Cash on hand,		11,627 97
	\$483,315 29	\$483,315 29

Number of Depositors,	2,300
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$18,000 00
Average annual expenses,	1,300 00

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

[October 25.]

SAMUEL HARTWELL, *President.**Treasurer,* S. M. LANE.

Deposits,	\$606,491 72	
Interest,	8,260 61	
Public Funds,		\$211,800 00
Bank Stock,		56,000 00
Loans on Public Funds,		31,100 00
on Bank Stock,		6,070 00
on Real Estate,		210,050 00
on Personal Security,		58,600 00
to Counties, Cities and Towns,		28,100 00
to Banks, on interest,		10,000 00
Tax Account,		1,396 27
Expense Account,		316 83
Cash on hand,		1,319 23
	\$614,752 33	\$614,752 33

Number of Depositors,	2,097
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	1,269 30

SOUTH ADAMS SAVINGS BANK—SOUTH ADAMS.

[July 12.]

H. J. BLISS, *President.**Treasurer,* H. H. WELLINGTON.

Deposits,	\$144,701 50	
Interest,	628 17	
Bank Stock,		\$7,180 00
Loans on Bank Stock,		10,672 00
on Real Estate,		39,250 00
on Personal Security,		54,541 17
to Counties, Cities and Towns,		3,500 00
to Banks, on interest,		29,948 17
Cash on hand,		238 33
	\$145,329 67	\$145,329 67

Number of Depositors,	552
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Average annual expenses,	\$375 00

SOUTH BOSTON SAVINGS BANK—BOSTON.

[March 9.]

F. W. NICKERSON, *President.**Treasurer,* D. McB. THAXTER.

Deposits,	\$613,779 18	
Profits,	7,159 28	
Rent Account,	363 22	
Suspense Account,	55 00	
Public Funds,		\$76,800 00
Railroad Bonds,		10,000 00
Real Estate,		27,585 44
Loans on Real Estate,		387,075 00
on Personal Security,		74,000 00
to Counties, Cities and Towns,		21,877 42
Furniture and Fixtures,		1,632 95
Premium Account,		6,871 00
Interest Account,		7,644 28
Expense Account,		631 96
Cash on hand,		7,238 63
	\$621,356 68	\$621,356 68

Number of Depositors,	3,253
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Three years.
Average annual expenses,	\$2,450 00

SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

[August 28.]

MOSES F. ROGERS, *President.**Treasurer,* E. T. FOGG.

Deposits,	\$312,078 73	
Profits,	1,080 15	
Public Funds,		\$10,850 00
Bank Stock,		46,700 00
Loans on Real Estate,		205,556 68
on Personal Security,		31,170 00
to Counties, Cities and Towns,		14,132 00
Cash on hand,		4,750 20
	\$313,158 88	\$313,158 88
Number of Depositors,		994
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1870.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$6,500 00
Average annual expenses,		700 00

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

[September 15.]

ALBERT TIRRELL, *President.**Treasurer,* B. F. WHITE.

Deposits,	\$165,725 95	
Profits,	1,610 33	
Interest,	998 03	
Due First Nat. Bank, South Weymouth,	515 83	
Bank Stock,		\$76,051 24
Loans on Real Estate,		77,109 66
on Personal Security,		7,417 95
to Counties, Cities and Towns,		8,000 00
Expense Account,		271 29
	\$168,850 14	\$168,850 14
Number of Depositors,		519
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends are made.		
Largest amount invested in the stock of any one bank,		\$12,910 25
Average annual expenses,		450 00

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

[May 26.]

JOSEPH C. PYNCHON, *President.*• *Treasurer,* DANIEL J. MARSH.

Deposits,	\$1,008,385 14	
Profits,	16,658 42	
Public Funds,		\$247,200 00
Bank Stock,		41,100 00
Loans on Public Funds,		14,400 00
on Bank Stock,		19,800 00
on Real Estate,		639,250 00
to Banks, on interest,		61,000 00
Cash on hand,		2,293 56
	<hr/> \$1,025,043 56	<hr/> \$1,025,043 56

Number of Depositors,	5,300
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$7,500 00

SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

[June 30.]

JOSIAH HOOKER, *President.**Treasurer,* HENRY S. LEE.

Deposits,	\$4,604,799 04	
Profits and Interest,	107,289 00	
Public Funds,		\$1,251,000 00
Bank Stock,		368,800 00
Real Estate,		99,874 61
Loans on Public Funds,		117,200 00
on Bank Stock,		83,950 00
on Real Estate,		2,406,130 00
on Personal Security,		57,450 00
on Railroad Stock,		5,250 00
to Counties, Cities and Towns,		231,000 00
to Banks, on interest,		30,043 15
Cash on hand,		61,390 28
	<hr/> \$4,712,088 04	<hr/> \$4,712,088 04

Number of Depositors,	12,613
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$22,500 00
Average annual expenses,	7,781 00

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

[November 17.]

BENJ. F. RICHARDSON, *President.**Treasurer,* IRA GERRY.

Deposits,	\$217,019 91	
Profits,	2,542 93	
Interest,	3,002 01	
Public Funds,		\$18,050 00
Bank Stock,		5,100 00
Loans on Real Estate,		143,673 25
on Personal Security,		26,763 69
to Counties, Cities and Towns,		25,000 00
Cash on hand,		3,977 91
	\$222,564 85	\$222,564 85

Number of Depositors,	261
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$400 00

SUFFOLK SAVINGS BANK—BOSTON.

[March 21.]

THOMAS LAMB, *President.**Treasurer,* CHAS. HENRY PARKER.

Deposits,	\$5,672,023 13	
Profit and Loss,	469,646 59	
Public Funds,		\$1,210,600 00
Bank Stock,		432,625 00
Railroad Bonds,		130,000 00
Real Estate,		175,000 00
Loans on Bank Stock,		51,425 00
on Real Estate,		1,476,498 92
on Personal Security,		2,187,500 00
on Railroad Stock,		354,669 86
Dividend Account,		35,130 38
Expense Account,		10,791 62
Cash on hand,		77,428 94
	\$6,141,669 72	\$6,141,669 72

Number of Depositors,	16,143
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$62,400 00
Average annual expenses,	20,900 00

TAUNTON SAVINGS BANK—TAUNTON.

[October 27.]

WILLIAM LOVERING, *President.**Treasurer,* HENRY R. WOOD.

Deposits,	\$735,013 08	
Discount Account,	22,762 66	
Public Funds,		\$27,150 00
Bank Stock,		48,721 11
Railroad Bonds,		30,000 00
Loans on Public Funds,		4,300 00
on Bank Stock,		4,800 00
on Real Estate,		523,463 75
on Personal Security,		95,607 50
on Railroad Bonds,		8,000 00
Expense Account,		441 39
Cash on hand,		15,291 99
	\$757,775 74	\$757,775 74

Number of Depositors,	2,366
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$27,200 00
Average annual expenses,	1,300 00

UNION INSTITUTION FOR SAVINGS—BOSTON.

[February 17.]

JOHN C. CROWLEY, *President.**Treasurer,* GEORGE F. EMERY.

Deposits,	\$2,432,683 40	
Interest,	77,727 71	
Public Funds,		\$213,000 00
Real Estate,		284,800 00
Loans on Real Estate,		1,630,667 68
on Personal Security,		19,500 00
to Counties, Cities and Towns,		125,000 00
to Banks, on interest,		228,504 15
Expense Account,		5,221 68
Cash on hand,		3,717 60
	\$2,510,411 11	\$2,510,411 11

Number of Depositors,	7,299
Rate of ordinary dividends for the last year,	6½ per cent.
Average annual expenses,	\$8,425 00

UNION SAVINGS BANK—FALL RIVER.

[October 18.]

AUGUSTUS CHACE, *President*.*Treasurer*, D. A. CHAPIN.

Deposits,	\$512,244 86	
Discount and Interest,	19,847 14	
Public Funds,		\$20,000 00
Bank Stock,		16,600 00
Loans on Real Estate,		262,310 00
on Personal Security,		208,540 24
to Counties, Cities and Towns,		10,000 00
Cash on hand,		14,641 76
	<hr/>	<hr/>
	\$532,092 00	\$532,092 00
<hr/>		
Number of Depositors,		1,134
Rate of ordinary dividends for the last year,		7½ per cent.
No extra dividends are made.		
Largest amount invested in the stock of any one bank,		\$11,440 00
Average annual expenses,		600 00
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UXBRIDGE SAVINGS BANK—UXBRIDGE.

[April 13.]

MOSES TAFT, *President*.*Treasurer*, CHARLES A. TAFT.

Deposits,	\$37,669 73	
Interest,	626 12	
Bank Stock,		\$2,805 00
Loans on Bank Stock,		4,500 00
on Real Estate,		14,400 00
on Personal Security,		13,250 00
Expense Account,		449 82
Cash on hand,		2,891 03
	<hr/>	<hr/>
	\$38,295 85	\$38,295 85
<hr/>		
Number of Depositors,		297
Commenced business October 5, 1870.		
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WAKEFIELD SAVINGS BANK—WAKEFIELD.

[November 9.]

CYRUS WAKEFIELD, *President.**Treasurer,* DANIEL ALLEN.

Deposits,	\$60,266 24	
Loans on Real Estate,		\$41,300 00
on Personal Security,		16,850 00
Dividend Account,		279 19
Expense Account,		66 12
Cash on hand,		1,770 93
	\$60,266 24	\$60,266 24
Number of Depositors,		513
Rate of ordinary dividends for the last year,		6 per cent.
Extra dividends are made once in		Three years.
Average annual expenses,		\$400 00

WALES SAVINGS BANK—WALES.

[May 2.]

ELIJAH SHAW, *President.**Treasurer,* J. C. BURLEY.

Deposits,	\$13,580 69	
Interest,	87 44	
Bank Stock,		\$3,005 00
Loans on Real Estate,		3,375 00
on Personal Security,		5,817 05
to Counties, Cities and Towns,		575 00
Expense Account,		93 75
Cash on hand,		802 33
	\$13,668 13	\$13,668 13
Number of Depositors,		96
Rate of ordinary dividends for the last year,		6 per cent.

WALTHAM SAVINGS BANK—WALTHAM.

[December 30.]

HORATIO MOORE, *President.**Treasurer,* J. S. WILLIAMS.

Deposits,	\$1,089,374 61	
Interest,	4,255 60	
Bills Payable,	3,365 84	
Public Funds,		\$45,000 00
Bank Stock,		32,835 00
Loans on Real Estate,		734,433 00
on Personal Security,		170,100 00
to Counties, Cities and Towns,		110,500 00
Tax Account,		2,628 05
Expense Account,		1,500 00
	\$1,096,996 05	\$1,096,996 05

Number of Depositors,	4,055
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$11,935 00
Average annual expenses,	1,250 00

WARE SAVINGS BANK—WARE.

[May 3.]

WILLIAM HYDE, *President.**Treasurer,* OTIS LANE.

Deposits,	\$1,242,130 72	
Profits,	5,213 39	
Interest,	5,086 46	
Public Funds,		\$375,000 00
Bank Stock,		222,000 00
Railroad Bonds,		20,000 00
Loans on Public Funds,		7,450 00
on Bank Stock,		10,530 00
on Real Estate,		221,187 00
on Personal Security,		213,790 00
to Counties, Cities and Towns,		168,140 00
Expense Account,		1,551 18
Cash on hand,		12,782 39
	\$1,252,430 57	\$1,252,430 57

Number of Depositors,	3,429
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	3,800 00

WAREHAM SAVINGS BANK—WAREHAM.

[August 8.]

JESSE MURDOCK, *President.**Treasurer,* THOMAS R. MILES.

Deposits,	\$400,020 49	
Interest,	34,109 42	
Bank Stock,		\$184,012 84
Railroad Bonds,		14,910 00
Loans on Bank Stock,		19,600 00
on Real Estate,		18,000 00
on Personal Security,		162,155 54
on Railroad Stock,		9,400 00
to Counties, Cities and Towns,		5,000 00
Expense Account,		2,972 86
Cash on hand,		18,078 62
	\$434,129 91	\$434,129 91
Number of Depositors,		1,226
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends are made.		
Largest amount invested in the stock of any one bank,		\$23,974 50
Average annual expenses,		1,035 00

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

[October 24.]

GEORGE OSBORNE, *President.**Treasurer,* FRANCIS BAKER.

Deposits,	\$689,519 38	
Profits,	24,730 69	
Public Funds,		\$181,000 00
Bank Stock,		74,784 00
Loans on Real Estate,		394,582 00
on Personal Security,		3,000 00
to Counties, Cities and Towns,		34,975 00
Expense Account,		71 23
Cash on hand,		25,837 84
	\$714,250 07	\$714,250 07
Number of Depositors,		2,527
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends are made.		
Largest amount invested in the stock of any one bank,		\$16,500 00

WARREN INSTITUTION FOR SAVINGS—CHARLESTOWN.

[September 28.]

JAMES ADAMS, *President*.*Treasurer*, GEORGE F. TUFTS.

Deposits,	\$2,929,006 41	
Profits,	57,875 14	
Interest,	20,533 72	
Rent Account,	1,932 64	
Public Funds,		\$400,000 00
Bank Stock,		75,200 00
Real Estate,		50,000 00
Loans on Real Estate,		1,806,554 06
on Personal Security,		271,300 00
to Counties, Cities and Towns,		346,955 00
Interest Accrued,		46,278 25
Expense Account,		3,610 13
Cash on hand,		9,450 47
	<u>\$3,009,347 91</u>	<u>\$3,009,347 91</u>

Number of Depositors,	8,724
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$15,000 00
Average annual expenses,	6,928 80

WATERTOWN SAVINGS BANK—WATERTOWN.

[December 28.]

CHARLES J. BARRY, *President*.*Treasurer*, JOHN K. STICKNEY.

Deposits,	\$29,765 40	
Interest,	221 50	
Public Funds,		\$1,900 00
Bank Stock,		4,100 00
Loans on Real Estate,		15,500 00
on Personal Security,		5,500 00
to Counties, Cities and Towns,		900 00
Profit and Loss Account,		900 00
Expense Account,		37 50
Cash on hand,		1,149 40
	<u>\$29,986 90</u>	<u>\$29,986 90</u>

Number of Depositors,	170
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$2,100 00

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

[October 25.]

HENRY H. STEVENS, *President*.*Treasurer*, EDWIN MAY.

Deposits,	\$138,637 21	
Interest,	11 49	
Bank Stock,		\$15,200 00
Furniture and Fixtures,		1,727 64
Loans on Public Funds,		1,000 00
on Real Estate,		93,300 00
on Personal Security,		10,650 00
to Counties, Cities and Towns,		10,000 00
to Banks, on interest,		991 33
Profit and Loss Account,		350 21
Expense Account,		350 95
Premium Account,		4,585 50
Cash on hand,		493 07
	\$138,648 70	\$138,648 70

Number of Depositors,	1,126
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$7,000 00

WELLFLEET SAVINGS BANK—WELLFLEET.

[August 2.]

RICHARD R. FREEMAN, *President*.*Treasurer*, THOMAS KEMP.

Deposits,	\$188,369 16	
Interest,	707 10	
Bank Stock,		\$111,397 79
Loans on Real Estate,		7,425 00
on Personal Security,		49,324 95
to Counties, Cities and Towns,		17,175 00
Expense Account,		3 49
Cash on hand,		3,750 03
	\$189,076 26	\$189,076 26

Number of Depositors,	780
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$17,006 62
Average annual expenses,	475 00

WESTBOROUGH SAVINGS BANK—WESTBOROUGH.

[May 19.]

CYRUS FAY, *President.**Treasurer,* GEORGE O. BRIGHAM.

Deposits,	\$77,741 97	
Bank Stock,		\$7,900 00
Loans on Real Estate,		52,030 00
on Personal Security,		9,400 00
to Counties, Cities and Towns,		6,000 00
Premium Account,		568 57
Expense Account,		109 55
Cash on hand,		1,733 85
	<hr/> \$77,741 97	<hr/> \$77,741 97
Number of Depositors,		375
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends are made.		
Average annual expenses,		\$200 00

WEST BOSTON SAVINGS BANK—BOSTON.

[March 7.]

FRANKLIN HAVEN, *President.**Treasurer,* JAMES H. WILDER.

Deposits,	\$1,301,137 34	
Profits,	1,507 00	
Interest,	15,978 42	
Bank Stock,		\$85,419 62
Loans on Public Funds,		60,900 00
on Bank Stock,		16,000 00
on Real Estate,		980,815 90
on Personal Security,		123,600 30
on Railroad Stock,		6,240 00
Furniture and Fixtures,		500 00
Expense Account,		2,755 56
Cash on hand,		42,391 88
	<hr/> \$1,318,622 76	<hr/> \$1,318,622 76
Number of Depositors,		4,324
Rate of ordinary dividends for the last year,		7 per cent.
Largest amount invested in the stock of any one bank,		\$14,150 00
Average annual expenses,		4,123 00

WESTFIELD SAVINGS BANK—WESTFIELD.

[May 26.]

CHARLES A. JESSUP, *President.**Treasurer, V. W. CROWSON.*

Deposits,	\$563,139 47	
Profits,	3,506 10	
Interest,	211 36	
Public Funds,		\$194,000 00
Bank Stock,		9,000 00
Loans on Public Funds,		11,400 00
on Bank Stock,		8,300 00
on Real Estate,		184,355 00
on Personal Security,		130,700 00
to Counties, Cities and Towns,		6,000 00
Tax Account,		5,205 02
Premium Account,		33 31
Cash on hand,		17,863 60
	\$566,856 93	\$566,856 93

Number of Depositors,	1,940
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,800 00
Average annual expenses,	1,068 00

WEYMOUTH & BRAINTREE INSTITUTION FOR SAVINGS—WEYMOUTH.

[June 22.]

JOHN W. LOUD, *President.**Treasurer, AMOS S. WHITE.*

Deposits,	\$602,870 33	
Profits,	9,013 65	
Public Funds,		\$113,500 00
Bank Stock,		66,200 00
Railroad Bonds,		10,000 00
Loans on Real Estate,		365,177 00
on Personal Security,		32,448 00
to Counties, Cities and Towns,		15,300 00
Cash on hand,		9 258 98
	\$611,883 98	\$611,883 98

Number of Depositors,	2,165
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$40,000 00
Average annual expenses,	1,100 00

WINCHENDON SAVINGS BANK—WINCHENDON.

[May 18.]

E. MURDOCK, Jr., *President*.*Treasurer*, C. L. BEALS.

Deposits,	\$366,048 64	
Interest,	9,476 83	
Public Funds,		\$64,500 00
Bank Stock,		34,000 00
Railroad Bonds,		969 90
Loans on Real Estate,		107,447 36
on Personal Security,		120,400 32
to Counties, Cities and Towns,		41,000 00
Premium Account,		1,000 00
Expense Account,		1,571 97
Cash on hand,		4,635 92
	\$375,525 47	\$375,525 47

Number of Depositors,	1,493
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$19,000 00
Average annual expenses,	425 00

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

[December 26.]

STEPHEN DOW, *President*.*Treasurer*, JAMES N. DOW.

Deposits,	\$278,788 05	
Interest,	2,675 52	
Public Funds,		\$70,000 00
Bank Stock,		20,141 00
Loans on Public Funds,		500 00
on Bank Stock,		5,000 00
on Real Estate,		106,450 00
on Personal Security,		75,900 00
to Counties, Cities and Towns,		2,000 00
Cash on hand,		1,472 57
	\$281,463 57	\$281,463 57

Number of Depositors,	2,023
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$6,070 00
Average annual expenses,	1,221 64

WORCESTER COUNTY INSTITUTION FOR SAVINGS—WORCESTER.

[April 11.]

A. H. BULLOCK, *President.**Treasurer,* CHARLES A. HAMILTON.

Deposits,	\$4,389,661 76	
Profits,	32,807 20	
Interest,	112,883 57	
Suspense Account,	138 12	
Public Funds,		\$931,300 00
Bank Stock,		718,500 00
Loans on Public Funds,		24,000 00
on Bank Stock,		16,745 00
on Real Estate,		2,064,252 00
on Personal Security,		233,867 66
on Railroad Stock,		4,300 00
to Counties, Cities and Towns,		434,800 00
to Banks, on interest,		101,188 82
Expense Account,		2,530 00
Cash on hand,		4,007 17
	\$4,535,490 65	\$4,535,490 65

Number of Depositors,	14,121
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$63,600 00
Average annual expenses,	9,000 00

WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

[April 4.]

CHARLES L. PUTNAM, *President.**Treasurer,* CLARENDON HARRIS.

Deposits,	\$788,932 08	
Interest,	25,325 20	
Public Funds,		\$120,000 00
Bank Stock,		110,000 00
Loans on Public Funds,		8,400 00
on Bank Stock,		10,000 00
on Real Estate,		276,763 67
on Personal Security,		3,200 00
to Counties, Cities and Towns,		255,500 00
Expense Account,		575 43
Cash on hand,		29,818 18
	\$814,257 28	\$814,257 28

Number of Depositors,	4,794
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$10,000 00
Average annual expenses,	1,500 00

WORCESTER MECHANICS' SAVINGS BANK—WORCESTER.

[March 29.]

HARRISON BLISS, *President*.*Treasurer*, H. WOODWARD.

Deposits,	\$1,959,075 51	
Interest,	15,196 88	
Public Funds,		\$373,200 00
Bank Stock,		135,100 00
Loans on Public Funds,		15,350 00
on Bank Stock,		5,460 00
on Real Estate,		1,248,976 55
on Personal Security,		118,879 50
on Railroad Stock,		24,900 00
to Counties, Cities and Towns,		4,000 00
Expense Account,		1,456 58
Cash on hand,		41,949 76
	\$1,974,272 39	\$1,974,272 39

Number of Depositors,	5,186
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$28,700 00
Average annual expenses,	5,500 00

WORCESTER NORTH SAVINGS INSTITUTION—FITCHBURG.

[April 26.]

AUGUSTUS WHITMAN, *President*.*Treasurer*, H. A. WILLIS.

Deposits,	\$478,452 28	
Profits,	3,989 70	
Public Funds,		\$29,756 25
Bank Stock,		17,671 50
Loans on Public Funds,		4,000 00
on Bank Stock,		1,000 00
on Real Estate,		235,307 39
on Personal Security,		168,285 00
to Counties, Cities and Towns,		12,250 00
Expense Account,		686 92
Cash on hand,		13,484 92
	\$482,441 98	\$482,441 98

Number of Depositors,	1,459
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$5,737 50
Average annual expenses,	700 00

COLLATERAL LOAN COMPANY—BOSTON.

[October 20.]

JOSEPH S. ROPES, *President.**Cashier, E. B. FOSTER.*

Capital Stock,	\$113,500 00	
Interest Account,	4,669 45	
Dividend Account,	1,031 50	
Bills Payable,	8,000 00	
Reserve Account,	686 98	
Storage Account,	30 50	
Loans with pledge of Goods and Chattels,		\$102,062 28
United States Bonds,		7,110 32
Furniture and Fixtures,		1,000 00
General Interest Account,		203 51
Insurance Account,		291 08
Profit and Loss Account,		10,494 41
Expense Account,		2,703 76
Cash,		4,053 07
	\$127,918 43	\$127,918 43

NEW ENGLAND TRUST COMPANY—BOSTON.

[October 19.]

AMOS A. LAWRENCE, *President.**Actuary, JACOB H. LOUD.*

Capital Stock,	\$500,000 00	
Deposits,	3,841,528 89	
Interest,	53,356 68	
Trust Accounts,	75,000 00	
Due on mortgage loan,	25,000 00	
Investments of Capital Stock,		\$500,000 00
of Deposits,		3,392,695 80
of Trusts,		57,820 00
Expense Account,		11,359 24
Cash,		533,010 53
	\$4,494,885 57	\$4,494,885 57

Investments.

United States Bonds,	\$114,500 00
State and City Bonds,	21,147 50
Railroad Bonds,	456,406 24
Loans on Real Estate,	237,727 50
Notes Receivable,	2,051,384 56
Demand Loans,	1,069,350 00
	\$3,950,515 80

WORCESTER SAFE DEPOSIT AND TRUST COMPANY—WORCESTER.

[October 26.]

GEORGE M. RICE, *President.**Secretary,* SAMUEL T. BIGELOW.

Capital Stock,	\$200,000 00	
Deposits,	1,171,366 26	
Bills Payable,	11,848 27	
Interest Account,	5,054 86	
Exchange Account,	60 09	
Commissions,	417 68	
Safe Rental,	2,405 38	
Deposit Premium,	617 21	
Profit and Loss,	4,367 77	
Surplus Fund,	13,000 00	
Dividend Account,	296 00	
United States Bonds,		\$144,300 00
State, City and Town Bonds,		82,312 50
Railroad Bonds,		152,000 00
Bank Stock,		86,905 50
Railroad Stock,		47,380 00
Factory Stock, taken to secure indebtedness,		14,000 00
Loans,		791,843 01
General Expense Account,		3,344 19
Tax Account,		1,711 84
Furniture and Fixtures,		9,000 00
Premium Account,		21,296 52
Coupons,		941 98
Clearing House Deposit,		700 00
Cash,		53,697 98
	<hr/>	<hr/>
	\$1,409,433 52	\$1,409,433 52
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Loans on call,		\$39,100 00
on Notes Receivable,		560,843 01
on United States Bonds,		29,100 00
on Real Estate,		162,800 00
		<hr/>
		\$791,843 01
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ABSTRACT
OF THE
ANNUAL RETURNS
OF THE
SAVINGS BANKS.
1871.

BOSTON.

	Boston Five Cents Savings Bank.	Boston Penny Savings Bank.	East Boston Savings Bank.	Emigrant Savings Bank.	Franklin Savings Bank.
Number of Depositors,	58,568	7,502	4,059	3,431	8,727
Amount of Deposits,	\$9,984,068 62	\$908,778 39	\$1,240,990 00	\$833,779 05	\$3,562,422 17
Number of Deposits during year preceding, .	60,167	11,497	9,521	9,136	9,735
Amount of the same,	\$3,845,392 83	497,181 08	\$925,833 00	\$1,075,761 11	\$1,233,279 10
Number of Deposits received during the year of and exceeding \$300 at one time, . . .	2,225	278	486	771	1,000
Amount of the same,	\$1,284,147 00	\$148,434 33	\$271,635 00	\$602,090 00	\$605,524 03
Number of withdrawals during the year, .	39,524	4,581	3,955	2,260	6,485
Amount of the same,	\$3,038,640 09	\$304,608 13	\$508,404 00	\$288,158 03	\$821,085 01
Number of accounts opened during the year,	8,828	1,889	2,185	3,864	2,178
Number of accounts closed during the year, .	6,465	1,282	878	564	1,480
Amount of surplus on hand,	\$215,427 01	-	\$14,306 00	-	\$29,984 13
Public Funds,	2,469,000 00	50,000 00	115,000 00	\$41,400 00	545,445 42
Loans on public funds,	11,000 00	-	62,301 00	4,000 00	62,000 00
Bank Stock,	422,987 50	24,048 00	62,748 95	44,485 88	113,503 33
Loans on bank stock,	57,000 00	37,400 00	-	-	15,800 00
Deposits in banks, bearing interest, . .	221,362 44	6,601 78	15,978 00	43,519 55	57,612 64
Railroad Bonds,	140,000 00	10,000 00	-	-	9,737 50
Loans on railroad stock,	-	-	-	-	-

Invested in real estate,	\$102,283 04	\$118,302 17	\$14,290 00	- - -	- - -
Loans on mortgage of real estate,	5,864,700 00	569,679 57	760,244 00	\$577,762 00	\$2,642,595 64
Loans to county or town,	570,800 00	- - -	11,350 00	36,000 00	- - -
Loans on personal security,	243,000 00	78,700 00	216,365 00	76,500 00	189,200 00
Cash on hand,	19,731 52	10,813 15	4,239 00	22,252 78	802 36
Rate and amount of ordinary Dividends for last year,	5 per cent., \$433,428 97	6 per cent., \$41,856 57	7 per cent., \$57,382 00	6 per cent., \$21,108 13	6 per cent., \$181,646 16
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	7 per cent.	- - -	- - -	7 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	- - -	Every 3 years.
Annual Expenses of the institution,	\$40,627 47	\$5,000 00	\$4,000 00	\$5,938 63	\$9,000 00

Boston Five Cents Savings Bank.—Public Funds—United States Bonds, \$1,662,000; State of Maine, 150,000; Rhode Island, 100,000; New Hampshire, 50,000; Massachusetts, 50,000; Chelsea, 46,000; Boston, 229,000; Fall River, 10,000; Lowell, 100,000; Taunton, 32,000; Cambridge, 40,000.

Loan on Public Funds—United States Bonds, \$11,000.
Bank Stock owned—Third National, Springfield, \$10,000; Boston, 15,287 50; Hide and Leather, 37,500; Republic, 15,000; Second National, 12,000; First National, 25,000; Blackstone, 64,900; Suffolk, 22,100; Shawmut, 10,000; Tremont, 24,500; Continental, 10,000; Rockland, 20,000; Washington, 15,000; Howard, 20,000; Revere, 40,000; Commerce, 21,500; Merchants', 7,700; Webster, 12,500; Commonwealth, 30,000.

Deposits in Banks bearing interest—Bank of Mutual Redemption, \$1,727 03; Commonwealth, 19,635 41; Rockland, 200,000.

[In enumerating the Bank Stock owned, and upon which loans have been made, the word "National" is not repeated in the title of the corporation, save in cases where the corporate name consists only of that word coupled with a numeral.]

Boston Penny Savings Bank.—Public Funds—United States Bonds, \$50,000.
Bank Stock owned—Everett, \$11,591 25; Hide and Leather, 11,333 75; North America, 1,123.

Loans on Bank Stock—On Revere, \$10,000; Hide and Leather, 10,000; Everett, 17,400.

Deposits in Bank bearing interest—Hide and Leather, \$6,601 78.
Railroad Bonds—Old Colony and Newport, \$10,000.

East Boston Savings Bank.—Public Funds—United States Bonds, \$115,000.
Loans on United States Bonds, \$62,301.

Bank Stock owned—Merchants', \$2,071 87; Webster, 4,293; Boston, 2,380; Howard, 6,065; North, 3,650; Eagle, 2,733 23; Second National, 3,575; Exchange, 230; No. America, 6,600; Commerce, 22,500 75; Republic, 7,650.

Deposits in Bank bearing interest—Hide and Leather, \$15,978.

Emigrant Savings Bank.—Public Funds—United States Bonds, \$10,400; Maine, 31,000.

Loan on Public Funds—United States Bonds, \$4,000.

Bank Stock owned—Tremont, \$13,600 25; Commerce, 4,617; State, 3,220; Webster, 10,027 33; Eliot, 13,021 25.

Deposits in Bank bearing interest—Boston, \$43,519 55.

Franklin Savings Bank.—Public Funds—United States Bonds, \$453,155 42; Massachusetts, 30,062 50; Boston, 62,227 50.

Loans on United States Bonds, \$8,000; on City Bonds, 200.

Bank Stock owned—Continental, \$49,417 75; Webster, 2,905 75; Revere, 26,819 88; New England, 4,170; Atlas, 5,520; Second National, 5,602 95; North, 14,067; Third National, Springfield, 5,000.

Loan on Bank Stock—On 16 Taunton, 21 Bristol County, 159 Continental, 14 Broadway, 15 Mechanics' and \$6,200 United States Bonds, \$15 800.

Deposits in Bank bearing interest—Continental, \$57,612 64.

Railroad Bonds—Old Colony and Newport, \$9,737 50.

	BOSTON.				
	Home Savings Bank.	Mercantile Savings Institution.	North End Savings Bank.	Provident Institution for Savings.	South Boston Savings Bank.
Number of Depositors,	11,718	6,130	918	33,528	3,906
Amount of Deposits,	\$3,490,657 44	\$2,415,862 40*	\$228,198 92	\$12,405,954 16	\$801,219 64
Number of Deposits during year preceding, .	28,248	14,641	2,480	25,645	8,422
Amount of the same,	\$3,261,231 55	\$2,434,044 17	\$250,898 86	\$2,050,925 00	\$537,898 69
Number of Deposits received during the year of and exceeding \$300 at one time, . .	2,655	2,482	259	1,353	341
Amount of the same,	\$1,763,414 00	\$1,611,803 20	\$151,023 06	\$717,083 00	\$217,250 21
Number of withdrawals during the year, .	9,951	7,674	877	16,689	3,268
Amount of the same,	\$1,112,750 25	\$1,440,283 19	\$85,809 46	\$1,631,326 28	\$288,408 46
Number of accounts opened during the year, .	8,606	5,979	843	4,125	1,704
Number of accounts closed during the year, .	2,151	1,462	233	3,622	824
Amount of surplus on hand,	-	\$46,484 85	-	\$309,240 08	\$7,754 67
Public Funds,	\$6,238 17	550,200 00	\$5,000 00	1,003,625 09	101,800 00
Loans on public funds,	35,350 00	77,250 00	-	73,000 00	-
Bank Stock,	168,210 49	12,540 25	15,593 29	1,193,100 00	-
Loans on bank stock,	117,200 00	2,000 00	-	68,367 00	-
Deposits in banks, bearing interest, . .	170,541 06	49,203 91	15,537 99	508,890 98	10,539 95
Railroad Bonds,	50,000 00	29,000 00	11,411 25	459,250 00	10,000 00
Loans on railroad stock,	45,000 00	-	-	16,133 00	-

BOSTON.					
	Suffolk Savings Bank.	Union Institution for Savings.	West Boston Savings Bank.	Eliot Five Cents Savings Bank.	Institution for Savings in Roxbury and its vicinity.
Number of Depositors,	16,950	8,586	5,441	3,798	5,855
Amount of Deposits,	\$6,167,723 17	\$3,007,438 46	\$1,830,933 77	\$759,151 56	\$1,908,958 69
Number of Deposits during year preceding, .	14,172	16,585	11,616	6,951	8,596
Amount of the same,	\$1,756,508 24	\$1,765,022 13	\$1,247,751 09	\$457,185 36	\$699,863 00
Number of Deposits received during the year of and exceeding \$300 at one time, . .	1,396	1,498	1,083	328	408
Amount of the same,	\$789,291 00	\$938,020 00	\$647,291 94	\$221,679 00	\$251,155 00
Number of withdrawals during the year, .	11,183	7,726	4,317	2,599	4,882
Amount of the same,	\$1,175,066 64	\$925,898 42	\$505,803 82	\$223,393 94	\$336,154 81
Number of accounts opened during the year, .	3,444	3,715	2,683	1,364	1,704
Number of accounts closed during the year, .	2,276	1,646	976	635	1,033
Amount of surplus on hand,	\$423,352 07	\$44,066 06	\$3,319 82	\$7,368 29	\$20,240 21
Public Funds,	1,007,600 00	271,000 00	-	56,000 00	224,363 65
Loans on public funds,	-	-	-	4,000 00	42,900 00
Bank Stock,	432,625 00	-	13,250 00	55,400 00	157,224 47
Loans on bank stock,	20,000 00	-	-	10,800 00	27,750 00
Deposits in banks, bearing interest, . .	75,314 71	5,919 45	870 31	-	-
Railroad Bonds,	130,000 00	-	-	10,000 00	104,000 00
Loans on railroad stock,	218,000 00	-	7,800 00	-	-

Invested in real estate,	\$195,000 00	\$274,800 00	- - -	- - -	- - -
Loans on mortgage of real estate,	2,144,448 92	2,232,507 06	\$1,427,275 24	\$516,981 67	\$776,702 17
Loans to county or town,	- - -	- - -	- - -	- - -	33,900 00
Loans on personal security,	2,304,500 00	261,799 50	235,545 30	85,000 00	512,980 00
Cash on hand,	34,727 67	3,475 20	9,637 11	33,011 32	49,378 61
Rate and amount of ordinary Dividends for last year,	5 per cent., \$263,705 94	7 per cent., \$145,512 68	7 per cent., \$89,442 05	6 per cent., \$33,472 20	6 per cent., \$94,784 89
Average annual per cent of Dividends ending at time of and including last extra,	8 per cent.	- - -	- - -	8 per cent.	7 $\frac{7}{10}$ per cent.
Extra Dividend, how often declared,	Every 5 years.	No extra.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	\$20,418 38	\$6,500 00	\$7,266 49	\$3,741 70	\$6,275 00

Suffolk Savings Bank.—Public Funds.—United States Bonds, \$580,500; Massachusetts, 215,100; Portland, 100,000; Boston, 68,000; Salem, 44,000.
Bank Stock owned—Market, \$15,000; Washington, 15,000; Hamilton, 15,000; State, 11,700; Shoe and Leather, 10,000; Bay State, 13,125; City, 15,000; Bank of Commerce, 20,000; Union, 10,000; Merchants', 53,200; Columbian, 49,200; Massachusetts, 5,000; Webster, 37,500; Railroad, 5,000; New England, 1,100; Eagle, 36,100; Atlas, 62,400; Revere, 40,000; Shawmut, 13,300; Hide and Leather, 5,000.
Loans on Bank Stock—On 100 shares, Third National, Springfield, \$10,000; on 100 shares Northampton, 5,000; on 51 shares First National, New Bedford, 5,000.
Deposits in bank bearing interest—New England, \$75,314 71.
Railroad Bonds—Old Colony and Newport, \$130,000.

Loans on Railroad Stock, with principal and two sureties—250 shares Old Colony and Newport, and 500 shares Philadelphia, Wilmington, and Baltimore, \$50,000; 500 shares preferred stock of Cedar Rapids, and Miss. River, 50,000; 1,187 shares Chicago, Iowa and Nebraska, 118,000.

Union Institution for Savings.—Public Funds.—Maine Bonds, \$20,000; Massachusetts, 10,000; Boston, 60,000; Lowell, 100,000; Cambridge, 5,000; Roxbury, 6,000; Charlestown, 50,000; Medford, 20,000.

Deposits in Bank bearing interest—Commerce, \$5,919 45.

West Boston Savings Bank.—Loans on Public Funds.—On United States Bonds, \$13,250.

Bank Stock owned—Merchants', \$25,632 75; Commerce, 13,073 37; Republic, 12,855; Atlas, 12,200; Continental, 12,120; Webster, 10,853 50; Hamilton, 9,730; Hide and Leather, 9,133; Eagle, 7,250; North, 6,077; Redemption, 6,050; Commonwealth, 5,000.

Deposits in Bank bearing interest, \$870 31.

Loans on Railroad Stock—On 6 shares Boston and Albany, \$600; 4 shares Boston and Lowell, 1,200; 168 shares Rutland, with two sureties, 6,000.

Eliot Five Cents Savings Bank.—Public Funds.—United States Bonds, \$50,000; Maine, 1,000; Portland, 5,000.

Loans on Public Funds—On City of Lynn Bonds, \$4,000.
Bank Stock owned—Commerce, \$1,700; Market, 3,000; Merchants', 3,000; Mt. Vernon, 6,100; Atlantic, 1,000; Eliot, 1,000; State, 1,400; Eagle, 1000; Columbian, 2,000; Maverick, 600; North America, 1,000; Redemption, 2,000; Naumkeag, 1,000; People's, 13,000; Shawmut, 4,300; Atlas, 7,000; Continental, 5,000; Howard, 1,300.

Loans on Bank Stock—On 30 shares First National, Boston, \$2,700; 1 share People's, 100; 80 Hide and Leather, 8,000.

Railroad Bonds—Old Colony and Newport, \$10,000.

Institution for Savings in Roxbury and Vicinity.—Public Funds.—United States Bonds, \$144,623 65; Rhode Island, 6,300; Vermont, 11,440; Massachusetts, 62,000.
Loans on Public Funds—On United States Bonds, \$21,900; Boston, 15,000
Bank Stock owned—Market, \$2,500; Washington, 31,494; North, 25,680 47; Commerce, 2,000; Atlantic, 5,000; People's, 21,000; Rockland, 15,750; State, 2,300; Second National, 5,500; Atlas, 6,000; Revere, 20,000; First National, Boston, 20,000.

Loans on Bank Stock—On 5 shares People's, \$450; 20 First National, Danvers, 1,350; 100 Republic, 10,000; 40 Fairhaven and 20 Rockland, 5,000; 40 Rockland, 4,000; 20 Exchange, 1,350; 35 Blackstone, 3,500; 20 Biddeford, 850; 10 Massachusetts, 1,250.

Railroad Bonds—South Shore, \$104,000.

	BOSTON.		CHELSEA.		AMESBURY.		ANDOVER.		BEVERLY.	
	Dorchester Savings Bank.		Chelsea Savings Bank.		Amesbury Savings Bank.		Andover Savings Bank.		Beverly Savings Bank.	
Number of Depositors,	1,363		4,152		115*		2,428		1,335	
Amount of Deposits,	\$398,070 41		\$590,736 41		\$14,645 85		\$817,417 12		\$319,329 94	
Number of Deposits during year preceding, .	1,346		5,650		-		1,832		1,391	
Amount of the same,	\$327,044 95		\$240,847 66		-		\$172,538 08		\$141,584 73	
Number of Deposits received during the year of and exceeding \$300 at one time, . . .	99		166		14		148		113	
Amount of the same,	\$64,755 00		\$95,146 00		\$7,512 00		\$78,905 00		\$59,150 40	
Number of withdrawals during the year, .	684		1,161		3		955		544	
Amount of the same,	\$78,514 15		\$158,923 03		\$266 00		\$132,201 16		\$49,855 96	
Number of accounts opened during the year,	298		1,004		118		462		398	
Number of accounts closed during the year, .	169		542		3		265		135	
Amount of surplus on hand,	\$16,856 60		\$4,374 15		-		\$28,737 26		-	
Public Funds,	14,376 00		43,000 00		-		257,500 00		\$10,462 50	
Loans on public funds,	-		-		-		10,500 00		8,550 00	
Bank Stock,	33,465 50		69,638 72		-		97,000 00		48,719 00	
Loans on bank stock,	-		-		-		-		7,100 00	
Deposits in banks, bearing interest, . .	-		-		-		-		-	
Railroad Bonds,	7,982 50		-		-		-		-	
Loans on railroad stock,	-		-		-		-		-	

Invested in real estate,	\$6,000 00	-	-	-	-	-
Loans on mortgage of real estate,	284,477 18	\$368,534 98	\$6,500 00	\$149,518 78	\$194,178 38	
Loans to county or town,	2,000 00	80,000 00	-	296,000 00	33,000 00	
Loans on personal security,	46,725 00	-	5,300 00	33,785 00	4,750 00	
Cash on hand,	19,900 83	22,819 49	200 00	1,850 60	11,196 34	
Rate and amount of ordinary Dividends for last year,	6 per cent., \$20,746 49	6 per cent., \$28,194 35	-	7 per cent., \$49,207 48	6 per cent., \$14,917 50	
Average annual per cent. of Dividends ending at time of and including last extra,	7½ per cent.	8 per cent.	-	-	-	
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	No extra.	No extra.	
Annual Expenses of the institution,	\$1,450 00	\$2,200 00	-	\$1,400 00	\$560 85	

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<i>Dorchester Savings Bank.</i> —Public Funds—United States Bonds, \$14,376. Bank Stock owned—First National, Boston, \$1,600; Second National, Boston, 907 50; Republic, 3,824; Commerce, 2,558 75; City, 1,562 25; Suffolk, 1,800; Hamilton, 1,680; State, 662 50; Massachusetts, 1,350; Tremont, 1,359 75; Atlas, 1,510; Revere, 5,492 25; Blue Hill, 1,121; New England, 1,875; Union, 1,467 75; North, 728 25; Traders, 922 25; Eagle, 3,044 25.	<i>* Amesbury Savings Bank.</i> —Commenced business May 1, 1871. <i>Andover Savings Bank.</i> —Public Funds—United States Bonds, \$212,500; New Hampshire, 25,000; Maine, 20,000. Loans on Public Funds—On United States Bonds, \$10,500. Bank Stock owned—Webster, \$5,000; Merchants, 2,500; First National, 2,500; Bay State, 7,500; Andover, 15,000; Blackstone, 12,000; Revere, 30,000; Republic, 22,500.
<i>Chelsea Savings Bank.</i> —Public Funds—United States Bonds, \$20,000; Maine, 15,500; New Hampshire, 4,000; Vermont, 1,500; Rhode Island, 2,000. Bank Stock owned—First National, Chelsea, \$5,870; North, 2,774 25; Howard, 4,870; Massachusetts, 9,798 12; Continental, 7,268 50; Commerce, 1,992 50; Traders, 2,706 75; Exchange, 3,022 35; First National, So Weymouth, 2,420 50; No. America, 1,037 50; Webster, 576 50; Boylston, 2,887; Exchange, Salem, 626 50; Atlas, 10,988 25; State, 2,125 50; Suffolk, 1,450; City, 6,108 76; Eagle, 3,115 75.	<i>Beverly Savings Bank.</i> —Public Funds—United States bonds, \$10,462 50. Loans on Public Funds—United States Bonds, \$8,550 Bank Stock owned—Market, \$5,753 50; Traders, 4,156 75; City, 5,390; Howard, 5,298 62; Eagle, 3,584 25; Revere, 5,994; Massachusetts, 4,334 25; North, 6,032 62; Atlas, 3,833 37; Beverly, 4,691 75. Loans on Bank Stock—On 37 shares Rockland, \$4,300; 15 Beverly, 1,500; on Savings Bank Books, 1,300.

	DANVERS.		GEORGETOWN.		GLOUCESTER.		GROVELAND.		HAVERHILL.	
	Danvers Savings Bank.		Georgetown Savings Bank.		Cape Ann Savings Bank.		Groveland Savings Bank.		City Five Cents Savings Bank.	
Number of Depositors,	2,401		216		2,708		84		2,355	
Amount of Deposits,	\$690,737 34		\$33,351 97		\$684,570 04		\$10,600 87		\$382,421 05	
Number of Deposits during year preceding, .	1,329		251		2,734		81		4,739	
Amount of the same,	\$127,791 48		\$19,348 00		\$242,922 00		\$6,199 00		\$333,990 50	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	126		16		200		5		318	
Amount of the same,	\$66,184 44		\$5,563 00		\$99,228 00		\$2,645 00		\$179,951 80	
Number of withdrawals during the year, .	865		60		1,447		6		797	
Amount of the same,	\$93,998 53		\$5,042 23		\$147,155 79		\$771 77		\$57,736 18	
Number of accounts opened during the year, .	401		89		848		36		1,541	
Number of accounts closed during the year, .	223		26		425		6		284	
Amount of surplus on hand,	\$2,952 48		-		\$4,939 11		\$65 95		-	
Public Funds,	107,330 00		\$1,500 00		163,000 00		-		-	
Loans on public funds,	8,000 00		800 00		500 00		-		\$17,900 00	
Bank Stock,	91,925 00		-		94,945 66		-		15,448 75	
Loans on bank stock,	2,985 00		-		-		-		3,800 00	
Deposits in banks, bearing interest, . .	29,983 64		-		-		-		-	
Railroad Bonds,	15,000 00		-		-		-		-	
Loans on railroad stock,	-		-		-		-		-	

Invested in real estate,	-	-	-	-	-	-	-
Loans on mortgage of real estate,	\$391,871 68	\$21,930 00	\$323,898 66	\$8,700 00	\$261,112 87		
Loans to county or town,	-	1,000 00	88,000 00	1,100 00	9,000 00		
Loans on personal security,	46,954 50	7,950 00	18,300 00	-	47,680 00		
Cash on hand,	-	-	864 83	837 08	7,013 64		
Rate and amount of ordinary Dividends for last year,	7 per cent., \$42,121 75	6 per cent, \$1,394 17	6 per cent, \$32,441 85	6 per cent, \$408 75	6 per cent., \$7,922 59		
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	7½ per cent.	-	-		
Extra Dividend, how often declared,	No extra.	No extra.	Every 5 years.	No extra.	No extra.		
Annual Expenses of the institution,	\$1,300 00	\$125 00	\$3,193 33	\$4 25	\$1,000 00		

Danvers Savings Bank.—Public Funds—United States Bonds, \$99,500; New Hampshire, 2,000; Portland, 2,000; Hartford, 3,830.
Loans on Public Funds—On United States Bonds, \$8,000.
Bank Stock owned—Commerce, \$8,000; Exchange, 8,000; Asiatic, 18,000; Naumkeag, 500; Warren, 5,600; Tremont, 2,000; Washington, 2,500; Rockport, 1,000; First National, Salem, 700; First National, Danvers, 6,925; Traders', 2,800; Redemption, 3,000; Revere, 26,100; Howard, 6,800.
Loans on Bank Stock—On 12 shares Grand, \$1,000; S2 First National, Danvers, 1,985.
Deposits in Bank bearing interest—Eliot, \$10,000; First National, Danvers, 19,983 64.
Railroad Bonds—New Haven and Derby, guaranteed by the city of New Haven, \$15,000.

Georgetown Savings Bank.—Public Funds—United States Bonds, \$1,500.
Loans on United States Bonds, \$800.

Cape Ann Savings Bank.—Public Funds—United States Bonds, \$130,000; Rhode Island, 2,000; Charlestown, 12,000; Salem, 1,000; Fall River, 8,000; Essex, 10,000.
Loans on United States Bonds, \$500.
Bank Stock owned—Gloucester, \$10,698 50; Tremont, 5,871 16; First National, Danvers, 3,375; Exchange, Boston, 4,185 70; First National, Boston, 5,030; Commerce, 3,015 25; Merchants', 511 25; Webster, 512 50; Rockport, 5,706; Shawmut, 3,972 88; Globe, 1,100; Atlantic, 4,269; Eagle, 2,760 17; Cape Ann, 7,042 50; Mutual Redemption, 5,150; Atlas, 3,948; Republic, 7,520; Blackstone, 10,006 25; Freeman's, 2,520; Howard, 3,120; Boston, 4,650 50.

City Five Savings Bank.—Loans on Public Funds—On United States Bonds, \$17,900.
Bank Stock owned—Merchants', \$6,373 75; First National, Haverhill, 9,075.
Loans on Bank Stock—On 13 shares First, Haverhill, \$1,000; 5 Merrimack, 500; 4 Essex, 300; 5 Essex, 7 First, Haverhill, 1,000; 10 First, Amesbury; 1,000.

	HAVERHILL.		IPSWICH.		LAWRENCE.		LYNN.
	Haverhill Savings Bank.		Ipswich Savings Bank.		Essex Savings Bank.	Lawrence Savings Bank.	
Number of Depositors,	7,146		71*		7,755	1,375	4,474
Amount of Deposits,	\$2,269,764 40		\$6,815 00		\$2,410,814 91	\$263,566 63	\$1,337,823 53
Number of Deposits during year preceding, .	4,391		97		9,587	2,093	6,529
Amount of the same,	\$405,914 00		\$7,952 00		\$773,489 32	\$174,357 28	\$690,463 00
Number of Deposits received during the year of and exceeding \$300 at one time, . .	329		8		527	118	581
Amount of the same,	\$183,858 00		\$4,400 00		\$228,875 46	\$70,986 85	\$383,586 00
Number of withdrawals during the year, .	2,822		7		3,410	886	3,087
Amount of the same,	\$312,201 02		\$1,137 00		\$447,309 50	\$102,597 21	\$372,958 87
Number of accounts opened during the year,	973		73		2,306	606	1,785
Number of accounts closed during the year, .	707		2		1,228	373	826
Amount of surplus on hand,	\$12,541 28		-		\$66,380 92	\$7,061 05	\$33,612 30
Public Funds,	811,900 00		-		624,000 00	9,200 00	95,000 00
Loans on public funds,	18,700 00		-		6,470 00	100 00	7,700 00
Bank Stock,	354,450 00		-		230,825 00	38,728 63	97,840 00
Loans on bank stock,	7,200 00		-		-	-	15,250 00
Deposits in banks, bearing interest, . .	-		\$2,350 00		112,592 74	-	41,379 08
Railroad Bonds,	56,000 00		-		-	-	-
Loans on railroad stock,	3,000 00		-		-	-	-

Invested in real estate,	-	-	-	-	\$66,059 65
Loans on mortgage of real estate,	\$966,875 00	\$1,050 00	\$1,095,750 00	\$191,199 25	750,946 82
Loans to county or town,	3,000 00	-	16,000 00	1,000 00	159,000 00
Loans on personal security,	41,000 00	3,469 35	389,558 09	19,375 00	122,440 00
Cash on hand,	20,130 68	-	2,000 00	7,260 52	15,820 28
Rate and amount of ordinary Dividends for last year,	6 per cent., \$123,682 28	-	6 per cent., \$119,792 72	6 per cent., \$10,944 57	6 per cent., \$54,306 71
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	10 ¹ / ₄ per cent.	-	-
Extra Dividend, how often declared,	No extra.	-	Every 5 years.	No extra.	No extra.
Annual Expenses of the institution,	\$3,125 00	-	\$4,544 27	\$1,000 00	\$2,996 58

Haverhill Savings Bank.—Public Funds—United States Bonds, \$356 000; Maine, 55,000; Cambridge, 35,000; Portland, 25,000; Lawrence, 18,000; Rockland, 5,300; Boston, 210,000; Haverhill, 42,600; Nashua, 35,000; Winthrop, 20,000; Charlestown, 10,000.

Loans on Public Funds—On United States Bonds, \$14,650; Bradford, 2,000; Maine, 1,000; Haverhill, 800; Portland, 300.

Bank Stock owned—Haverhill, \$37,500; Merrimack, 24,500; Essex, 16,700; First, Haverhill, 10,500; Malden, 10,000; Andover, 3,200; Bay State, 3,750; Boston, 26,700; No. America, 26,700; Republic, 22,500; Blackstone, 20,000; Howard, 15,000; Atlas, 15,000; Hide and Leather, 15,000; Exchange, 14,000; Shawmut, 13,300; North, 11,600; Maverick, 10,000; Traders', 10,000; Webster, 10,000; Faneuil Hall, 8,000; First, Boston, 5,000; Columbian, 4,000; Redemption, 5,300; State, 1,200; Shoe and Leather, 1,000; Methuen, 10,000; Eagle, 4,000.

Loans on Bank Stock—On Essex, \$250; Haverhill, 950; Merrimack, 3,900; Tremont, 1,400; Boston, 700.

Railroad Bonds—Eastern, \$45,000; Old Colony and Newport, 11,000.

Loans on Railroad Stock—On Boston and Maine, \$3,000.

* *Ipswich Savings Bank.*—Commenced business May 8, 1871.

Deposits in Bank bearing interest—First National, Salem, \$2,350.

Essex Savings Bank.—Public Funds—United States Bonds, \$438,000; Maine, 10,000; Lawrence, 176,000.

Loans on Public Funds—On United States Bonds, \$6,470.

Bank Stock owned—Atlas, \$10,000; Bay State, 21,375; Boston, 3,000; Commerce, 10,000; City, 6,000; Elliot, 700; Howard, 23,200; Hide and Leather, 7,500; Merchants', 20,000; Maverick, 5,100; Massachusetts, 1,250; No. America, 10,000; Revere, 30,000; Republic, 22,500; Shawmut, 2,700; Suffolk, 9,000; State, 7,500; Tremont, 10,000; Traders', 5,000; Union, 1,000; Webster, 25,000.

Lawrence Savings Bank.—Public Funds—United States Bonds, \$9,200.

Bank Stock owned—Webster, \$3,990.51; No. America, 2,140; Bay State, 3,979.88; Elliot, 1,144; Security, 1,072.75; State, 3,524; Market, 1,283.75; Howard, 2,768.50; Commerce, 6,752.87; Blackstone, 1,100; First, Lowell, 1,300; Commonwealth, 5,000; Traders', 2,443; Hide and Leather, 2,329.37.

Lynn Institution for Savings.—Public Funds—United States Bonds, \$60,000; Massachusetts, 35,000.

Loans on Public Funds—United States Bonds, \$6,700; Lynn, 1,000.

Bank Stock owned—Suffolk, \$7,500; Columbian, 5,000; New England, 5,400; Hide and Leather, 5,000; Continental, 2,800; Shoe and Leather, 7,440; Exchange, 4,000; Eagle, 1,800; Freeman's, 1,000; Shawmut, 2,000; Traders', 5,400; Atlantic, 5,000; First, Lynn, 22,700; Central, 11,500; City, 11,300.

Loans on Bank Stock—On 32 shares First, Lynn, \$3,000; 80 City, 7,450; 40 Central, 3,900; 10 Exchange, 900.

Deposits in Bank bearing interest—First, Lynn, \$41,379.08.

	LYNN.		MARBLEHEAD.		NEWBURYPORT.	
	Lynn Five Cents Savings Bank.		Marblehead Savings Bank.		Institution for Savings in Newburyport.	Newburyport Five Cents Savings Bank.
Number of Depositors,	6,943	.	217*		9,041	3,379
Amount of Deposits, .	\$1,189,620 14	.	\$17,886 00		\$3,553,544 50	\$699,467 26
Number of Deposits during year preceding,	11,903	.	326		5,543	2,011
Amount of the same, .	\$724,857 72	.	\$20,128 00		\$604,424 50	\$153,614 20
Number of Deposits received during the year of and exceeding \$300 at one time, .	555	.	23		443	125
Amount of the same, .	\$325,299 55	.	\$10,509 00		\$240,698 81	\$67,323 20
Number of withdrawals during the year, .	4,819	.	27		4,348	1,012
Amount of the same, .	\$438,351 76	.	\$2,242 00		\$433,943 25	\$103,363 47
Number of accounts opened during the year, .	2,644	.	227		1,297	429
Number of accounts closed during the year, .	1,385	.	10		713	275
Amount of surplus on hand, .	\$11,110 24	.	-		\$26,141 85	\$3,222 28
Public Funds, .	205,731 25	.	\$7,637 00		825,918 75	145,000 00
Loans on public funds, .	-	.	-		5,950 00	7,100 00
Bank Stock, .	328,318 93	.	-		956,946 20	87,600 00
Loans on bank stock, .	6,750 00	.	-		4,500 00	6,700 00
Deposits in banks, bearing interest, .	-	.	4,091 80		126,510 83	13,388 47
Railroad Bonds, .	19,450 00	.	-		105,590 00	17,000 00
Loans on railroad stock, .	-	.	-		-	-

Invested in real estate,	\$44,529 24	-	\$45,954 29	-
Loans on mortgage of real estate,	556,800 00	\$5,750 00	644,192 50	\$279,395 00
Loans to county or town,	19,000 00	-	632,461 41	94,280 00
Loans on personal security,	17,301 96	-	198,981 70	51,190 00
Cash on hand,	2,849 00	101 00	1,536 64	1,722 57
Rate and amount of ordinary Dividends for last year,	6½ per cent.,	-	7 per cent.,	6 per cent.,
Average annual per cent. of Dividends ending at time of and including last extra,	\$53,570 76	-	\$223,094 05	\$37,545 57
Extra Dividend, how often declared,	-	-	-	-
Annual Expenses of the institution,	No extra.	Every 2 years.	No extra.	No extra.
	\$3,100 00	-	\$5,879 20	\$1,500 00

Lynn Five Cents Savings Bank.—Public Funds—United States Bonds, \$180,893.75; Maine, 7,000; Portland, 4,531 25; Bangor, 4,356.25; Rockland, 8,900
Bank Stock owned—City, Lynn, \$23,785; First, Lynn, 3,660; Central, 8,560; North, 17,322 63; Exchange, 49,683 49; First, Boston, 34,717.77; Globe, 11,632; Redemption, 34,120.29; Hide and Leather, 1,500; Revere, 10,000; Shoe and Leather, 1,500; Freeman's, 2,000; Continental, 24,192 50; Traders', 12,845.99; Boylston, 1,531 25; Columbian, 15,189 88; Union, 18,285 50; Blackstone, 7,849 50; Merchants', 16,521 75; Republic, 4,053.25; Tremont, 17,129.25; Commonwealth, 5,000; So. Danvers, 4,607.13; Naumkeag, 2,612 75.
Loans on Bank Stock—On 4 shares, First, Lynn, \$350; 6 First, Lynn, 500; 16 City, 1,500; 50 City, Lynn, 4,400.
Railroad Bonds—Old Colony and Newport, \$10,000; Eastern, 9,450.

Marblehead Savings Bank.—Deposits in Bank bearing interest—Marblehead, \$4,091 80.
* Commenced business in June, 1871.

Institution for Savings in Newburyport and Vicinity.—Public Funds—United States Bonds, \$567,918.75; Maine, 190,000; New Hampshire, 9,500; Massachusetts, 25,250; Rhode Island, 23,750; Connecticut, 9,500.
Loan on United States Bonds, \$5,950.
Bank Stock owned—Atlantic, \$13,420; Atlas, 77,250; Blackstone, 5,029; Boston, 8 810; Old Boston, 11,000; City, 11,124; Columbian, 26,750; Commerce, 31,458; Eagle, 27,664; Eliot, 7,400; Exchange, 11,300; Faneuil Hall, 25,200; First National,

Boston, 12,000; Freeman's, 21,816; Globe, 8,964; Hamilton, 15,450; Hide and Leather, 15,000; Howard, 26,700; Market, 52,324; Massachusetts, 8,745; Maverick, 20,437; Merchants', 19,030; New England, 11,000; North, 32,400; North America, 6,000; Redemption, 17,064; Revere, 52,000; Second National, Boston, 51,360; Shawmut, 20,800; Shoe and Leather, 42,400; State, 7,170; Suffolk, 23,625; Traders', 27,200; Tremont, 47,700; Union, 22,880; Washington, 38,124; Webster, 20,000; Merchants', Newburyport, 25,991 20; Mechanics', 22,790; Ocean, 5,565; Gloucester, 6,000.
Loans on Bank Stock—On First National, \$4,300; Mechanics', 200.
Deposits in Banks bearing interest—Ocean, \$126,510 83
Railroad Bonds—Old Colony and Newport, \$23,000; Eastern, 82,390.

Newburyport Five Cents Savings Bank.—Public Funds—United States Bonds, \$117,000; Maine, 20,000; New Hampshire, 3,000; Rhode Island, 5,000.
Loans on Public Funds—United States scrip, \$7,100.
Bank Stock owned—Mechanics', \$7,500; Atlantic, Boston, 1,000; Atlas, 6,000; Boylston, 600; Boston, 1,700; Blackstone, 3,200; Columbian, 1,300; Commerce, 2,400; Continental, 4,200; City, 8,000; Exchange, 500; Eliot, 3,300; Eagle, 7,400; Howard, 1,500; Hamilton, 1,000; Hide and Leather, 2,500; Maverick, 4,000; North America, 1,000; New England, 1,000; Republic, 2,300; Revere, 5,000; Shawmut, 1,000; Suffolk, 1,200; Tremont, 3,300; Third National, 3,700; Union, 2,400; Webster, 5,600; Commonwealth, 5,000.
Loans on Bank Stock—On First National, Newburyport, \$6,700.
Deposit in Bank bearing interest—First, Newburyport, \$13,388.47.
Railroad Bonds—Eastern, \$7,000; Old Colony and Newport, 10,000.

	PEABODY.		ROCKPORT.		SALEM.	
	Warren Five Cents Savings Bank.		Rockport Savings Bank.		Salem Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors,	2,532		1,114		15,138	5,701
Amount of Deposits,	\$691,348 62		\$241,979 02		\$4,953,995 99	\$1,378,380 60
Number of Deposits during year preceding,	2,119		924		12,318	5,547
Amount of the same,	\$206,670 24		\$91,524 01		\$975,319 00	\$424,567 48
Number of Deposits received during the year of and exceeding \$300 at one time,	206		52		784	315
Amount of the same,	\$113,911 81		\$30,027 00		\$392,092 00	\$181,226 74
Number of withdrawals during the year,	943		409		7,885	2,404
Amount of the same,	\$109,964 30		\$47,205 69		\$739,835 93	\$221,639 72
Number of accounts opened during the year,	590		252		2,231	1,236
Number of accounts closed during the year,	288		75		1,447	530
Amount of surplus on hand,	\$23,799 08		\$2,215 80		\$47,443 04	\$18,944 83
Public Funds,	181,000 00		-		1,686,000 00	288,143 12
Loans on public funds,	-		1,400 00		27,400 00	29,900 00
Bank Stock,	74,784 00		60,516 75		292,690 00	65,854 24
Loans on bank stock,	-		7,600 00		12,000 00	1,100 00
Deposits in banks, bearing interest,	-		-		75,000 00	6,600 00
Railroad Bonds,	-		-		25,000 00	32,440 00
Loans on railroad stock,	-		-		9,000 00	3,500 00

Invested in real estate,	-	-	\$60,000 00	-
Loans on mortgage of real estate,	\$398,582 00	\$124,509 13	885,790 59	\$567,439 00
Loans to county or town,	34,975 00	-	1,031,500 00	114,962 50
Loans on personal security,	3,000 00	53,611 28	884,826 00	286,750 00
Cash on hand,	26,702 68	3,030 66	12,232 53	636 57
Rate and amount of ordinary Dividends for last year,	6 per cent.,	6 per cent.,	6 per cent.,	6 per cent.,
Average annual per cent. of Dividends ending at time of and including last extra,	\$32,710 32	\$12,180 76	\$267,155 26	\$66,382 77
Extra Dividend, how often declared,	-	8½ per cent.	8 per cent.	-
Annual Expenses of the institution,	No extra.	Every 5 years.	Every 5 years.	No extra.
	\$1,200 00	\$850 00	\$9,400 00	\$3,800 00

Warren Five Cents Savings Bank.—Public Funds—United States Bonds, \$181,000. Bank Stock owned—Warren, \$1,600; Howard, 2,189; Exchange, 8,000; Webster, 4,000; Atlantic, 1,000; Suffolk, 1,500; Shoe and Leather Dealers, 1,500; Exchange, Salem, 900; Grand, 4,595; Asiatic, 2,250; Eliot, 5,500; Washington, 500; Tremont, 2,700; Hide and Leather, 9,350; Atlas, 16,500; Revere, 6,000; Blackstone, 6,700.

Rockport Savings Bank.—Bank Stock owned—City, \$2,350 25; Traders, 2,135 50; Revere, 2,000; Commerce, 1,500; Webster, 2,602 75; North America, 1,000; Second National, 900; Hide and Leather, 4,938 25; Republic, 5,100; Boston, 2,051 50; Tremont, 1,939; Howard, 6,973 50; Blackstone, 3,500; State, 4,229 75; Commonwealth, 8,690; Grand, 699 25; First National, Danvers, 750; First, Gloucester, 500; Cape Ann, 4,100; Gloucester, 800; Rockport, 3,700.

Loans on Bank Stock—On Rockport, \$6,000; Gloucester, 600; Cape Ann, 1,000.

Salem Savings Bank.—Public Funds—United States Bonds, \$1,540,000; Maine, 73,000; New Hampshire, 11,000; Vermont, 6,000; Rhode Island, 43,000; Connecticut, 13,000.

Loans on Public Funds—On United States Bonds, \$27,400.

Bank Stock owned—Asiatic, Salem, \$10,440; Exchange, 4,800; First National, 4,800; Salem, 4,300; Merchants, 44,150; Beverly, 700; Marblehead, 1,700; City, Boston, 10,500; Commerce, 60,000; Columbian, 28,000; Tremont, 20,000; Revere, 60,000; First National, Boston, 20,000; North, 23,800.

Loans on Bank Stock—On 25 shares Central, \$2,000; 12 Marblehead and 54 Grand, 5,000; 23 Exchange, Salem, and 24 Salem, 5,000.

Deposits in Bank bearing interest—Merchants, Salem, \$75,000.

Railroad Bonds—Old Colony and Newport, \$22,000.

Loans on Railroad Stock—On 100 shares Eastern, \$9,000.

Salem Five Cents Savings Bank.—Public Funds—United States Bonds, \$235,987 87; Massachusetts, 10,000; Connecticut, 9,210; Rhode Island, 15,116 50; Portland, 8,741 25; Bath, 9,087 50.

Loans on Public Funds—On United States Bonds, \$27,150; Boston, 2,300; Topsfield, 450.

Bank Stock owned—Blackstone, \$1,858; City, 3,061; First National, Boston, 2,500; Asiatic, 3,145; Merchants, Salem, 315; Merchants, 6,402 50; North, 7,415 50; North America, 591 25; Revere, 4,000; Second National, Boston, 2,775; Webster, 5,261 25; Naumkeag, 4,571 50; Salem, 9,105 50; Exchange, 4,631 75; Mercantile, 6,076; Traders, 4,144 99.

Loans on Bank Stock—5 shares Naumkeag and 6 shares Exchange, \$1,100.

Deposits in Bank bearing interest—Naumkeag, \$3,100; Mercantile, 3,500.

Railroad Bonds—Eastern, \$18,800; Old Colony and Newport, 13,640.

Loans on Railroad Stock—On 55 shares Connecticut River, \$3,500.

	SALISBURY.		ARLINGTON.		BRIGHTON.		CAMBRIDGE.	
	Provident Institution for Savings in Salisbury and Amesbury.		Arlington Five Cents Savings Bank.		Brighton Five Cents Savings Bank.		Cambridge Savings Bank.	Cambridgeport Savings Bank.
Number of Depositors,	4,172		1,404		644		3,565	3,651
Amount of Deposits,	\$1,029,810 96		\$330,110 78		\$126,553 30		\$1,149,698 62	\$1,143,663 64
Number of Deposits during year preceding, .	2,973		1,935		719		4,920	5,379
Amount of the same,	\$221,748 00		\$156,456 98		\$66,646 28		\$402,248 07	\$462,791 75
Number of Deposits received during the year of and exceeding \$300 at one time, . .	162		123		41		315	385
Amount of the same,	\$66,714 00		\$76,504 93		\$25,716 31		\$187,429 01	\$243,533 94
Number of withdrawals during the year, .	1,825		648		349		2,402	2,643
Amount of the same,	\$124,478 00		\$62,259 59		\$44,856 20		\$133,939 34	\$267,205 65
Number of accounts opened during the year, .	614		369		404		1,040	1,215
Number of accounts closed during the year, .	520		176		376		569	626
Amount of surplus on hand,	\$36,675 65		\$3,226 58		\$1,333 74		\$10,466 44	\$15,825 71
Public Funds,	428,000 00		51,000 00		23,000 00		25,000 00	94,000 00
Loans on public funds,	3,000 00		-		-		2,100 00	3,000 00
Bank Stock,	133,825 00		11,033 50		14,471 00		37,946 88	17,095 33
Loans on bank stock,	-		-		-		22,400 00	1,800 00
Deposits in banks, bearing interest, . .	7,500 00		-		-		-	-
Railroad Bonds,	45,000 00		-		-		-	-
Loans on railroad stock,	-		-		-		-	-

Invested in real estate,	\$2,500 00	-	-	-	-	-
Loans on mortgage of real estate,	147,000 00	\$262,200 00	\$69,450 00	\$878,222 21	\$917,765 00	
Loans to county or town,	113,500 00	-	-	78,124 17	4,500 00	
Loans on personal security,	186,500 00	5,400 00	9,200 00	86,000 00	131,058 10	
Cash on hand,	9,391 00	3,190 43	10,443 82	27,683 61	855 60	
Rate and amount of ordinary Dividends for last year,	6 per cent., \$54,449 26	5½ per cent., \$13,168 42	5 per cent., \$4,616 14	6 per cent., \$56,971 27	6 per cent., \$53,611 98	
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	7½ per cent.	8½ per cent.	-	7⅞ per cent.	
Extra Dividend, how often declared,	Every 5 years.	Every 3 years.	Every 3 years.	No extra.	Every 5 years.	
Annual Expenses of the institution,	\$1,450 00	\$600 00	\$500 00	\$2,298 21	\$3,000 00	

Provident Institution for Savings in Salisbury and Amesbury—Public Funds—United States Bonds, \$175,000; Massachusetts, 25,000; Maine, 15,000; Vermont, 5,000; Rhode Island, 10,000; New Hampshire, 29,000; Cambridge, 20,000; Charlestown, 30,000; Chelsea, 54,000; Boston, 15,000; Portland, 20,000; Roxbury, 5,000; Rockland, 10,000; Bath, 10,000; Dover, 5,000.

Loans on United States Bonds, \$3,000
 Bank Stock owned—Eliot, \$4,200; Atlantic, 2,200; Webster, 4,000; Maverick, 2,000; New England, 1,500; Columbian, 3,500; Union, 2,500; Tremont, 4,900; Boston, 2,150; Globe, 2,500; Shoe and Leather, 2,500; Howard, 4,000; Eagle, 3,500; Merchants, Boston, 3,500; Shawmut, 4,900; Faneuil Hall, 2,600; Suffolk, 5,700; State, 3,500; City, Boston, 1,000; Boylston, 2,500; Exchange, Boston, 5,000; Traders, 1,800; Railroad, 4,200; Bay State, 3,375; Powow River, 5,000; Mutual Redemption, 5,000; First National, Boston, 1,500; Commerce, 4,000; Republic, 3,000; Second National, Boston; 1,800; Hide and Leather, 7,500; Blackstone, 6,000; Revere, 10,000; Atlas, 7,500; Commonwealth, 5,000.

Deposits in Bank bearing interest—Powow River, \$7,500.
 Railroad Bonds—Eastern, \$40,000; Old Colony and Newport, 5,000.

Arlington Five Cents Savings Bank.—Public Funds—United States Bonds, \$50,000; West Cambridge, 1,000.

Bank Stock owned—Union, \$1,644; Republic, 2,080; Redemption, 1,353.75; Continental, 5,955.75.

Brighton Five Cents Savings Bank.—Public Funds—United States Bonds, \$23,000. Bank Stock owned—Webster, \$400; Suffolk, 1,154.25; City, 500; Shawmut, 400; Commerce, 1,021.50; Maverick, 3,345.75; First, Boston, 4,150.25; Brighton, 3,499.25.

Cambridge Savings Bank—Public Funds—United States Bonds, \$25,000
 Loans on United States Bonds, \$2,100
 Bank Stock owned—Charles River, \$2,526; Traders, 11,885.88; State, 5,022; Howard, 12,839.49; Webster, 5,673.51.
 Loans on Bank Stock—On 204 shares Maverick, \$20,400; 4 Hamilton, 12 Eagle, 4 Market, 2,000.

Cambridgeport Savings Bank.—Public Funds—United States Bonds, \$94,000.
 Loans on United States Bonds, \$3,000.
 Bank Stock owned—Cambridgeport, \$4,175; Eliot, 3,995.33; Webster, 2,525; City, 1,400; First, Cambridge, 5,000.
 Loan on Bank Stock—On 5 shares First, Cambridge, 13 City, \$1,800.

	CAMBRIDGE.		CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	East Cambridge Five Cents Savings Bank.	Warren Institution for Savings.	Charlestown Five Cents Savings Bank.	Middlesex Institution for Savings.		
Number of Depositors,	4,361	8,768	7,872	2,853		2,816
Amount of Deposits,	\$603,588 15	\$2,916,312 78	\$1,822,336 31	\$868,526 77		\$772,225 16
Number of Deposits during year preceding, .	5,093	9,250	7,536	1,087		2,243
Amount of the same,	\$237,568 61	\$825,505 00	\$656,956 87	\$166,162 45		\$216,570 88
Number of Deposits received during the year of and exceeding \$300 at one time, . .	174	691	389	122		256
Amount of the same,	\$79,389 00	\$405,645 00	\$233,371 00	\$63,044 61		\$96,750 99
Number of withdrawals during the year, .	2,206	3,839	3,662	806		944
Amount of the same,	\$165,734 54	\$682,777 88	\$378,394 95	\$124,910 37		\$149,915 98
Number of accounts opened during the year, .	961	1,819	1,691	314		405
Number of accounts closed during the year, .	600	1,039	755	293		116
Amount of surplus on hand,	\$20,681 34	\$37,830 76	\$25,148 74	\$5,978 59		\$17,957 08
Public Funds,	108,100 00	300,000 00	152,850 00	148,000 00		52,100 00
Loans on public funds,	-	15,100 00	18,500 00	-		-
Bank Stock,	52,662 42	75,200 00	273,063 25	255,000 00		109,000 00
Loans on bank stock,	-	8,500 00	21,200 00	-		1,420 00
Deposits in banks, bearing interest, . .	-	60,056 26	-	-		-
Railroad Bonds,	-	-	-	-		25,000 00
Loans on railroad stock,	-	-	-	-		-

Invested in real estate,	- - -	\$50,000 00	- - -	- - -	- - -
Loans on mortgage of real estate,	\$447,875 00	1,872,354 05	\$1,295,079 63	\$369,046 00	\$583,567 13
Loans to county or town,	10,000 00	113,580 00	- - -	37,328 00	4,000 00
Loans on personal security,	- - -	250,300 00	67,900 00	52,800 00	4,666 00
Cash on hand,	5,629 70	69,456 24	18,892 17	14,468 10	11,174 55
Rate and amount of ordinary Dividends for last year,	5 per cent., \$25,889 21	6 per cent., \$157,003 32	6 per cent., \$85,307 21	6 per cent., \$46,038 43	6 per cent., \$39,707 90
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	- - -	8 per cent.	8 per cent.	- - -
Extra Dividend, how often declared,	Every 3 years.	No extra.	Every 3 years.	Every 3 years.	No extra.
Annual Expenses of the institution,	\$700 00	\$6,928 80	\$2,000 00	\$2,325 00	\$2,500 00

East Cambridge Five Cents Savings Bank.—Public Funds—United States Bonds, \$93,100; Hartford, 5,000; Cambridge, 10,000.

Bank Stock owned—Merchants', \$1,050; Bunker Hill, 1,782 75; Charles River, 2,428 75; Cambridge City, 2,316 05; Lechmere, 3,376 65; Webster, 6,818 50; Faneuil Hall, 2,090; Hide and Leather, 7,298; Boston, 1,320; Howard, 6,110; Revere, 5,033 75; Blackstone, 5,593 64; Newton, 1,340; Republic, 3,531 63; Commerce, 2,072 30.

Warren Institution for Savings.—Public Funds—United States Bonds, \$300,000.

Loans on Public Funds—On United States Bonds, \$15,100.
Bank Stock owned—Bunker Hill, \$19,000; City, 2,000; Eagle, 6,800; Market, 3,500; Shoe and Leather, 4,900; Massachusetts, 5,500; Traders', 9,500; Third National, 5,000; Maverick, 4,000; Hide and Leather, 15,000.

Loans on Bank Stock—On 50 shares Lancaster, \$5,000; 10 Bunker Hill, 1,000; 10 Everett, 5 Naumkeag, 5 Warren, 5 Bunker Hill, 2,500.

Deposit in Bank bearing interest—Bunker Hill, \$60,056 26.

Charlestown Five Cent Savings Bank.—Public Funds—United States Bonds, \$152 250

Loans on Public Funds—On United States Bonds, \$18,500.
Bank Stock owned—Continental, \$44,550; Bunker Hill, 28,048; Republic, 25,559 75; Atlas, 20,900; Railroad, 15,300; Maverick, 12,901 50; Washington, 14,240; First National, Boston, 8,785; Tremont, 9,100; Monument, 6,245; Third National, Boston, 500; Market, Brighton, 2,700; Brighton, 639; Traders', 14,000; Howard, 20,400;

State, 12,300; North, 12,100; Market, 6,200; City, 4,200; Elliot, 2,400; First National, Lynn, 4,700; Newton, 2,295; Commonwealth, 5,000.

Loans on Bank Stock—On 90 Shares Bunker Hill, \$9,800; 45 Monument, 4,600; 31 Hide and Leather, 2,700; 29 Townsend, 2,000; 10 Union, 1,100; 10 Cambridge, 1,000.

Middlesex Institution for Savings.—Public Funds—United States Bonds, \$118,000; Rhode Island Bonds, 14,000; Maine, 11,000; Vermont, 5,000.

Bank Stock owned—Webster, \$15,000; Columbian, 6,700; Commerce, 15,000; Eagle, 15,000; Faneuil Hall, 10,000; Merchants', Boston, 15,000; Traders', 2,500; City, Boston, 10,000; Hamilton, 2,100; Elliot, 16,700; First National, Boston, 2,800; Hide and Leather, 7,200; North America, 10,000; Shawmut, 6,700; Shoe and Leather, 10,000; Tremont, 10,000; Lowell, 900; Concord, 10,000; Framingham, 500; Revere, 30,000; Howard, 20,000; Second National, Boston, 4,500; Blackstone, 10,000; Boston, 13,300; State, 11,100.

Framingham Savings Bank.—Public Funds—United States Bonds, \$52,100.

Bank Stock owned—Commerce, \$15,800; Elliot, 8,900; First National, 16,500; Hide and Leather, 18,000; Maverick, 4,900; Mt. Vernon, 8,500; Traders', 1,000; Webster, 1,500; Second National, Boston, 3,000; Howard, 13,600; Boston, 3,300; Republic, 9,000; Framingham, 5,000.

Loans on Bank Stock—On 7 shares Framingham, \$650; 1 Holliston, 100; 3 Wrentham, 200.

Railroad Bonds—Old Colony and Newport, \$25,000.

	HOPKINTON.		HUDSON.		LEXINGTON.		LOWELL.	
	Hopkinton Savings Bank.		Hudson Savings Bank.		Lexington Savings Bank.		Central Savings Bank.	City Institution for Savings.
Number of Depositors,	422		432		158*		547†	8,257
Amount of Deposits,	\$91,059 77		\$89,457 20		\$10,297 65		\$168,357 00	\$2,994,375 08
Number of Deposits during year preceding, .	601		516		-		880	7,390
Amount of the same,	\$45,064 68		\$55,485 00		\$11,272 65		\$185,066 00	\$710,552 15
Number of Deposits received during the year of and exceeding \$300 at one time, . .	29		50		10		223	482
Amount of the same,	\$12,861 25		\$28,639 00		\$4,800 00		\$146,223 00	\$246,553 00
Number of withdrawals during the year, .	225		261		14		108	3,334 00
Amount of the same,	\$30,758 49		\$32,562 77		975 00		\$16,709 00	\$461,426 46
Number of accounts opened during the year,	164		185		158		601	1,506
Number of accounts closed during the year, .	89		97		5		54	1,109
Amount of surplus on hand,	\$3,031 14		\$230 26		-		-	\$148,628 97
Public Funds,	3,969 14		-		-		-	190,159 00
Loans on public funds,	-		-		-		-	2,000 00
Bank Stock,	26,392 74		-		-		\$24,249 62	550,617 23
Loans on bank stock,	250 00		-		-		15,500 00	19,950 00
Deposits in banks, bearing interest, . .	-		-		\$872 95		25,087 18	115,000 00
Railroad Bonds,	960 00		3,000 00		-		-	50,000 00
Loans on railroad stock,	-		-		-		-	-

Invested in real estate,	-	-	-	-	-	-
Loans on mortgage of real estate,	\$24,125 00	\$69,170 00	-	-	\$90,975 00	\$1,314,040 00
Loans to county or town,	20,000 00	13,000 00	-	-	-	765,400 00
Loans on personal security,	13,250 00	3,750 00	-	\$8,150 00	13,500 00	244,300 00
Cash on hand,	5,144 03	764 78	-	1,051 38	-	-
Rate and amount of ordinary Dividends for last year,	5 per cent., \$3,280 96	6 per cent., \$2,585 76	-	-	-	5 per cent., \$133,222 64
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	-	-	-	7 ⁶ / ₁₀ per cent.
Extra Dividend, how often declared,	Every 5 years.	No extra.	Every 3 years	Every 3 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	\$960 00	\$350 00	-	-	-	\$6,006 98

Hopkinton Savings Bank.—Public Funds—United States Bonds \$3,969.14.
Bank Stock owned—Shawmut, \$11,023 74; Hide and Leather, 1,404; Redemption, 4,090; Faneuil Hall, 1,965; Republic, 1,980; Continental, 5,930.
Loans on Bank Stock—On Hopkinton, \$250.
Railroad Bonds—Eastern, \$960.

Hudson Savings Bank.—Railroad Bonds—Vermont Central, \$3,000.

* *Lexington Savings Bank.*—Commenced business in 1871.

Central Savings Bank.—Bank Stock owned—First National, Lowell, \$2,740; Railroad, 1,201.50; Maverick, 1,217 50; Webster, 2,708 75; Hide and Leather, 595; Blackstone, 12,702 50; Commerce, 3,084.37.
Loans on Bank Stock—On 100 shares Merchants', Lowell, \$9,000; 45 Pemberton, 5,500; 21 Railroad, 1,000.

Deposits in Bank bearing interest—Merchants', Lowell, \$25,087.18.

† Commenced business in April, 1871.

City Institution for Savings, Lowell.—Public Funds—United States Bonds, \$165,269; Maine, 25,000

Loans on Public Funds—On United States Bonds, \$2,000.
Bank Stock owned—Prescott, \$20,000; Webster, 10,500; Exchange, 5,000; First National, Boston, 25,000; Bay State, 1,875; Elliot, 10,000; Third National, Boston, 10,000; Blackstone, 30,000; Boylston, 5,000; Second National, Boston, 26,500; Bunker Hill, 3,400; North America, 25,000; Railroad, 6,600; Continental, 12,304; Shawmut, 7,000; Hide and Leather, 7,500; Republic, 25,000; Howard, 13,500; Atlas, 18,000; Revere, 50,000; Boston, 17,000; Appleton, 43,920; Tremont, 24,420; Market, 6,706; North, 18,144 50; Globe, 4,440; Railroad, 7,185; Commerce, 18,455.73; Pemberton, 7,500; Redemption, 42,310; Columbian, 17,416; Suffolk, 3,012; Old Boston, 5,751; New England 9,100; Atlantic, 8,958; Eagle, 720; Commonwealth, 10,000.
Loans on Bank Stock—On 94 shares, Appleton, \$7,550; 50 Wamesit, 5,000; 16 Merchants', 1,600; 20 First National, 1,800; 40 Pemberton, 4,000.
Railroad Bonds—Old Colony and Newport, \$50,000.

	LOWELL.				MALDEN.	
	Lowell Institution for Savings.	Lowell Five Cents Savings Bank.	Mechanics' Savings Bank.	Merrimack River Savings Bank.	Malden Savings Bank.	
Number of Depositors,	5,185	9,258	3,974	157*	1,054	
Amount of Deposits,	\$1,708,507 93	\$2,264,900 03	\$1,641,553 53	\$39,698 38	\$160,398 84	
Number of Deposits during year preceding, .	4,770	9,565	4,319	-	1,357	
Amount of the same,	\$416,078 27	\$729,395 58	\$452,614 22	\$40,764 38	\$132,016 53	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	251	537	401	40	46	
Amount of the same,	\$134,888 00	\$295,128 90	\$225,802 48	\$25,080 00	\$23,724 50	
Number of withdrawals during the year, .	2,050	3,952	2,292	8	584	
Amount of the same,	\$246,329 58	\$459,328 49	\$287,982 37	\$1,066 00	\$100,396 23	
Number of accounts opened during the year, .	936	2,096	1,123	165	298	
Number of accounts closed during the year, .	750	1,312	605	8	-	
Amount of surplus on hand,	\$15,164 51	\$68,963 26	\$38,837 73	-	-	
Public Funds,	811,000 00	246,500 00	308,000 00	-	\$30,000 00	
Loans on public funds,	25,400 00	3,200 00	1,200 00	-	-	
Bank Stock,	6,300 00	283,463 00	134,850 00	\$4,552 00	2,600 00	
Loans on bank stock,	-	26,900 00	9,300 00	800 00	-	
Deposits in banks, bearing interest, . .	102,000 00	27,000 00	-	8,316 99	-	
Railroad Bonds,	-	2,000 00	29,000 00	-	-	
Loans on railroad stock,	-	-	-	-	-	

Invested in real estate,	\$20,334 06	-	-	\$28,887 23	-	-	-
Loans on mortgage of real estate,	127,378 00	\$1,359,850 00	-	955,401 25	\$21,300 00	\$111,200 00	-
Loans to county or town,	630,975 00	222,000 00	-	44,800 00	-	10,000 00	-
Loans on personal security,	-	162,750 00	-	171,300 00	4,425 32	12,000 00	-
Cash on hand,	285 38	200 29	-	5,737 97	-	-	-
Rate and amount of ordinary Dividends for last year,	4 per cent., \$57,867 83	5 per cent, \$97,908 87	-	5 per cent., \$69,081 38	-	-	6 per cent, \$7,917 35
Average annual per cent. of Dividends ending at time of and including last extra,	7 $\frac{98.3}{1000}$ per cent.	7 per cent.	-	7 $\frac{96.3}{1000}$ per cent.	-	-	6 $\frac{1}{2}$ per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 3 years.	-	Every 3 years.	Every 3 years	Every 5 years.	-
Annual Expenses of the institution,	\$4,500 00	\$4,509 67	-	\$4,082 80	-	-	\$500 00

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Lowell Institute for Savings.—Public Funds—United States Bonds, \$811,000.
Loans on Public Funds—On \$23,000 United States Bonds, \$20,000; on 6,000 do, \$5,400.

Bank Stock owned—Railroad, \$6,300.
Deposits in Bank bearing interest—Wamesit, \$25,000; Merchants', 22,000; First National, 55,000.

Lowell Five Cents Savings Bank.—Public Funds—United States Bonds, \$221,500; Maine, 25,000.

Loans on United States Bonds, \$3,200.
Bank Stock owned—Atlas, \$19,950; Blackstone, 20,600; Continental, 10,000; Eliot, 10,000; Hide and Leather, 20,000; Howard, 15,145; Market, 5,000; First National, Boston, 10,610; Revere, 20,000; Webster, 5,000; North America, 6,600; Republic, 22,500; Tremont, 7,200; Eagle, 13,800; Redemption, 6,000; Mechanics', 2,640; North, 14,040; Shawmut, 6,960; Suffolk, 7,442; Globe, 7,500; Columbian, 6,766; Commonwealth, 10,000; Shoe and Leather, 2,660; Bunker Hill, 1,625; First National, Lowell, 5,925; Prescott, 6,000; Merchants', 3,300; Railroad, 16,200.
Loans on Bank Stock—On 175 Maverick, \$17,500; 45 Prescott, 4,200; 30 Appleton, 8,000; 12 Appleton, 5 Prescott and \$500 United States Bonds, 2,200.
Deposits in Banks bearing interest—Old Lowell, \$25,000; Prescott, 2,000.
Railroad Bonds—Old Colony and Newport, \$2,000.

Mechanics' Savings Bank.—Public Funds—United States Bonds, \$220,000; Massachusetts, 1,000; Rhode Island, 10,000; Charlestown, 24,000; Hartford 3,000; Lowell, 50,000.

Loan on \$4,000 United States Bonds, \$1,200.
Bank Stock owned—Malden, \$6,800; Commerce, 6,000; Blackstone, 9,900; Webster, 5,000; Mechanics', Boston, 5,000; Revere, 6,400; North America, 3,700; Maverick, 4,400; Merchants', Boston, 1,500; Mt. Vernon, 1,000; City, Boston, 900; First National, Boston, 800; Everett, 4,500; Traders', 800; Bay State, 2,250; Republic, 8,300; Eliot, 2,500; Hide and Leather, 2,000; Howard, 1,300; Railroad, 20,000; Collateral Loan Co, 2,400; Shawmut, 3,900; Boston, 6,300; Tremont, 7,000; Atlas, 10,600; Redemption, 11,600
Loans on Bank Stock—On 92 shares Appleton, \$8,300; 20 Railroad, 1,000.
Railroad Bonds—Old Colony and Newport, \$25,000; Eastern, 4,000.

Merrimack River Savings Bank.—Bank Stock owned—Blackstone, \$3,880.50; Tremont, 671.50.

Loans on Bank Stock—On 8 shares Wamesit, \$800.
Deposits in Bank bearing interest—Wamesit, \$8,316.99.
* Commenced business in April, 1871.

Malden Savings Bank.—Public Funds—United States Bonds, \$30,000.
Bank Stock owned—Malden, \$2,600.

	MARLBOROUGH.		MEDFORD.		NATICK.		NEWTON.		READING.	
	Marlborough Savings Bank.		Medford Savings Bank.		Natick Five Cents Savings Bank.		Institution for Savings in Newton.		Reading Savings Bank.	
Number of Depositors,	1,868		810		1,570		1,238		533	
Amount of Deposits,	\$584,602 97		\$104,334 02		\$263,065 34		\$204,911 72		\$127,415 38	
Number of Deposits during year preceding, .	1,538		1,316		1,454		1,341		793	
Amount of the same,	\$220,668 00		\$69,434 55		\$108,094 72		\$100,454 26		\$119,336 30	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	220		46		194		76		105	
Amount of the same,	\$126,925 00		\$25,061 00		\$53,907 00		\$41,218 93		\$60,053 00	
Number of withdrawals during the year, .	933		257		672		661		350	
Amount of the same,	\$137,458 18		\$22,282 91		\$72,269 24		\$61,951 64		\$63,159 96	
Number of accounts opened during the year, .	608		328		410		353		257	
Number of accounts closed during the year, .	316		87		223		76		54	
Amount of surplus on hand,	-		\$1,088 60		\$5,397 94		\$5,152 29		\$671 14	
Public Funds,	-		5,385 00		7,500 00		9,500 00		-	
Loans on public funds,	-		7,100 00		-		7,000 00		-	
Bank Stock,	\$103,965 00		11,738 00		518 75		17,205 00		6,580 50	
Loans on bank stock,	-		250 00		-		-		500 00	
Deposits in banks, bearing interest, .	-		2,912 79		-		-		-	
Railroad Bonds,	-		3,000 00		-		-		-	
Loans on railroad stock,	-		-		-		-		-	

Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	\$456,150 00	\$71,725 00	\$200,074 03	\$155,698 00	\$84,200 00
Loans to county or town,	18,000 00	-	27,500 00	2,125 00	9,100 00
Loans on personal security,	9,000 00	2,500 00	22,570 00	15,300 00	15,146 50
Cash on hand,	-	311 83	5,072 85	10,315 96	12,223 95
Rate and amount of ordinary Dividends for last year,	6 per cent., \$28,836 01	6 per cent., \$3,299 55	6 per cent., \$13,177 22	5½ per cent., \$8,381 85	6 per cent., \$3,440 33
Average annual per cent of Dividends ending at time of and including last extra,	-	-	7 per cent.	6¼ per cent.	-
Extra Dividend, how often declared,	No extra.	Every 5 years.	Every 5 years.	Every 5 years.	No extra.
Annual Expenses of the institution,	\$2,500 00	\$500 00	\$800 00	\$500 00	-

Marlborough Savings Bank—Bank Stock owned—First National, Marlborough, \$84,865; Continental, 2,925; Market, 2,320; City, 2,134.75; Globe, 2,482.50; Howard, 2,091.12; Eliot, 1,872; Atlas, 1,785; Boston, 1,100; Revere, 1,173; Commerce, 1,216.63.

Medford Savings Bank—Public Funds—United States Bonds, \$5,385.
Loans on United States Bonds, \$7,100.
Bank Stock owned—Commerce, \$1,220; Eliot, 575; Blackstone, 1,248.75; Revere, 581.25; Eagle, 1,231.50; Republic, 1,911.50; Commonwealth, 2,000; Monument, 2,970.
Loans on Bank Stock—On 4 shares Old Boston, \$250.
Deposits in Bank bearing interest—Eliot, \$2,912.79.
Railroad Bonds—Old Colony, \$3,000.

Natick Five Cents Savings Bank—Public Funds—United States Bonds, \$7,500.
Bank Stock owned—First National, Boston, \$518.75.

Institution for Savings in the Town of Newton—Public Funds, \$9,500.
Loans on \$7,350 United States Bonds, \$7,000.
Bank Stock owned—Newton, \$1,500; Waltham, 225; Brighton, 480; First National, Cambridge, 1,000; Revere, 4,000; Commonwealth, 3,000.

Reading Savings Bank—Bank Stock owned—Hide and Leather, \$4,340.25; First National, Chelsea, 2,240.25.
Loans on Bank Stock—On Hide and Leather, \$500.

	STONEHAM.		WAKEFIELD.		WALTHAM.		WATERTOWN.		WINCHESTER.	
	Stoneham Five Cents Savings Bank.		Wakefield Savings Bank.		Waltham Savings Bank.		Watertown Savings Bank.		Winchester Savings Bank.	
Number of Depositors,	1,069	513	3,968	153	141*					
Amount of Deposits,	\$218,546 85	\$59,131 43	\$1,025,169 95	\$23,635 90	\$17,862 05					
Number of Deposits during year preceding, .	1,805	1,068	4,635	524	197					
Amount of the same,	\$141,154 54	\$56,821 95	\$547,961 00	\$30,327 52	\$17,862 05					
Number of Deposits received during the year of and exceeding \$300 at one time, . .	92	37	293	17	15					
Amount of the same,	\$57,431 65	\$19,137 94	\$166,383 00	\$12,680 00	\$10,848 92					
Number of withdrawals during the year, .	666	446	1,932	62	9					
Amount of the same,	\$77,774 48	\$39,821 51	\$380,293 99	\$6,691 62	\$1,501 00					
Number of accounts opened during the year, .	406	483	1,064	186	141					
Number of accounts closed during the year, .	74	102	309	33	3					
Amount of surplus on hand,	\$6,630 75	-	\$5,142 60	\$92 12	-					
Public Funds,	18,050 00	-	45,000 00	2,000 00	-					
Loans on public funds,	1,200 00	-	-	-	-					
Bank Stock,	5,838 75	-	32,835 00	4,100 00	-					
Loans on bank stock,	-	-	-	-	-					
Deposits in banks, bearing interest, . .	5,498 94	\$1,738 18	-	700 00	\$1,035 26					
Railroad Bonds,	-	-	-	-	-					
Loans on railroad stock,	-	-	-	-	-					

Invested in real estate,	-	-	-	-	-	-	-	-	-
Loans on mortgage of real estate,	\$138,523 25	\$41,300 00	\$724,383 00	\$14,000 00	\$6,023 96				
Loans to county or town,	25,000 00	-	100,000 00	900 00	-				
Loans on personal security,	28,463 69	16,850 00	183,800 00	2,000 00	9,000 00				
Cash on hand,	4,541 72	1,060 15	2,682 84	728 02	168 37				
Rate and amount of ordinary Dividends for last year,	6 per cent., \$7,821 06	6 per cent., \$1,998 03	7 per cent., \$62,477 40	6 per cent.	-				
Average annual per cent. of Dividends ending at time of and including last extra,	8½ per cent.	-	-	-	-				
Extra Dividend, how often declared,	Every 2 years.	Every 3 years.	No extra.	No extra.	Every 3 years.				
Annual Expenses of the institution,	\$564 15	\$431 89	\$1,250 00	\$37 50	\$75 00				

Stoneham Five Cents Savings Bank.—Public Funds—United States Bonds, \$18,050.

Loans on United States Bonds, \$1,200.

Bank Stock owned—Webster, \$576.50; City, 1,268; Hide and Leather, 1,729; Howard, 2,265 25.

Deposits in Bank bearing interest—Blackstone, \$5,498.94.

Waltham Savings Bank.—Public Funds—United States Bonds, \$45,000.

Bank Stock owned—Revere, \$10,000; Newton, 700; Mount Vernon, 5,000; Waltham, 11,935; Third National, Boston, 2,500; Boston, 2,700.

Watertown Savings Bank.—Public Funds—Portland Bonds, \$2,000.

Bank Stock owned—Commonwealth, \$2,000; Blackstone, 2,100.

Deposits in Bank bearing interest—Blackstone, \$700.

Winchester Savings Bank.—Deposits in Bank bearing interest—Eliot, \$1,035.26.

* Commenced business in August, 1871.

	WOBURN.		ASHBURNHAM.		ATHOL.		BARRE.		CLINTON.	
	Woburn Five Cents Savings Bank.		Ashburnham Savings Bank.		Athol Savings Bank.		Barre Savings Bank.		Clinton Savings Bank.	
Number of Depositors,	1,988		29*		1,793		667		1,580	
Amount of Deposits,	\$272,011 12		\$2,416 00		\$425,784 05		\$162,035 43		\$413,030 74	
Number of Deposits during year preceding, .	2,541		-		1,530		687		2,119	
Amount of the same,	\$111,673 10		\$2,416 00		\$200,205 65		\$88,501 52		\$179,765 01	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	70		-		192		90		88	
Amount of the same,	\$39,376 00		-		\$97,100 34		\$50,609 97		\$50,939 02	
Number of withdrawals during the year, .	521		-		753		190		760	
Amount of the same,	\$44,790 78		-		\$84,648 58		\$23,662 74		\$94,437 70	
Number of accounts opened during the year, .	514		29		575		265		511	
Number of accounts closed during the year, .	206		-		129		61		269	
Amount of surplus on hand,	\$1,578 00		-		\$1,484 45		\$3,167 69		\$2,850 80	
Public Funds,	70,000 00		-		10,000 00		3,470 00		123,237 50	
Loans on public funds,	-		-		9,800 00		-		5,775 00	
Bank Stock,	20,141 00		-		4,860 00		81,316 87		31,506 13	
Loans on bank stock,	5,000 00		-		22,800 00		-		3,537 06	
Deposits in banks, bearing interest, . .	-		-		-		-		-	
Railroad Bonds,	-		-		-		860 00		-	
Loans on railroad stock,	-		-		7,666 66		-		-	

Invested in real estate,	-	-	-	-	-	-	-	-	-
Loans on mortgage of real estate,	-	\$96,150 00	\$1,000 00	\$211,588 40	\$38,250 00	\$145,181 00			
Loans to county or town,	-	12,000 00	-	58,880 00	19,620 00	9,000 00			
Loans on personal security,	-	65,900 00	1,400 00	93,350 30	18,250 00	90,915 00			
Cash on hand,	-	3,898 12	13 00	2,629 27	-	6,729 85			
Rate and amount of ordinary Dividends for last year,	-	6 per cent., \$11,667 04	-	6 per cent., \$18,473 36	6 per cent., \$6,064 58	6 per cent., \$20,706 11			
Average annual per cent. of Dividends ending at time of and including last extra,	-	7 per cent.	-	6½ per cent.	-	-			
Extra Dividend, how often declared,	-	Every 3 years.	-	Every 3 years.	Every 3 years.	No extra.			
Annual Expenses of the institution,	-	\$1,221 64	-	\$1,539 16	\$221 45	\$1,000 00			

Woburn Five Cents Savings Bank.—Public Funds—United States Bonds, \$70,000. Loans on United States Bonds, \$500.

Bank Stock owned—Blackstone, \$5,196; Hide and Leather, 6,070; Faneuil Hall, 4,990; Webster, 1,050; Woburn, 2,835.

Loans on Bank Stock—On 40 shares Woburn, \$5,000.

* *Ashburnham Savings Bank.*—Commenced business in September, 1871.

Athol Savings Bank.—Public Funds—United States Bonds, \$10,000.

Loans on United States Bonds, \$9,800.

Bank Stock owned—Miller's River, \$1,260; First National, Barre, 3,600.

Loans on Bank Stock—Eliot, \$15,000; Miller's River, 7,800.

Loans on Railroad Stock—On Vermont and Massachusetts, \$7,666.66.

Barre Savings Bank.—Public Funds—Bangor Bonds, \$3,470.

Bank Stock owned—Atlantic, \$1,262; Atlas, 1,469; Blackstone, 5,722.59; Boylston,

888; Boston, 1,575.27; Commerce, 1,250.50; Continental, 2,018.56; City, Worcester, 6,687.50; Citizens', Worcester, 2,961; Eliot, 2,991; Exchange, 1,896; First, Barre, 2,500; First, Boston, 7,140.25; First, Worcester, 2,700; Howard, 6,755.65; Mechanics', 3,500; North America, 1,631.25; Redemption, 6,263.50; Revere, 1,485; Suffolk, 3,753.75; Shoe and Leather, 2,800; Maverick, 1,200.72; Tremont, 7,076.25; Webster, 2,452.63; Ware, 1,096.25; Hide and Leather, 2,240.20.

Railroad Bonds—Rutland, \$860.

Clinton Savings Bank—Public Funds—United States Bonds, \$123,237.50.

Loans on United States Bonds, \$5,775.

Bank Stock owned—Howard, \$1,072.50; Webster, 538.75; City, 547.50; Second, Boston, 219.75; Atlas, 1,711.50; North America, 2,803.13; Market, 1,815; First, Clinton, 22,798.

Loans on Bank Stock—On 49 shares, First National, Clinton, \$3,400; 7 Lancaster, 137.06.

	FITCHBURG.		GARDNER.	GRAFTON.	LANCASTER.
	Fitchburg Savings Bank.	Worcester North Savings Institution.			
Number of Depositors,	6,162	1,740	1,005	308	2,135
Amount of Deposits,	\$1,936,035 57	\$620,872 55	\$276,585 60	\$75,443 23	\$729,261 78
Number of Deposits during year preceding, .	3,594	2,218	1,153	339	1,433
Amount of the same,	\$619,986 78	\$365,803 16	\$136,830 27	\$44,930 41	\$198,077 00
Number of Deposits received during the year of and exceeding \$300 at one time, .	497	363	105	36	216
Amount of the same,	\$287,672 52	\$219,483 02	\$57,418 50	\$23,509 19	\$120,520 00
Number of withdrawals during the year, .	2,260	1,049	346	181	757
Amount of the same,	\$338,250 84	\$137,153 39	\$51,247 57	\$22,617 06	\$124,850 54
Number of accounts opened during the year, .	1,094	838	350	128	399
Number of accounts closed during the year, .	662	332	117	30	214
Amount of surplus on hand,	\$30,324 72	\$3,477 06	\$430 09	\$1,889 16	\$10,790 28
Public Funds,	194,000 00	39,806 25	11,770 25	-	265,000 00
Loans on public funds,	13,900 00	1,000 00	-	-	1,100 00
Bank Stock,	186,900 00	17,671 50	1,584 00	20,913 24	61,300 00
Loans on bank stock,	6,200 00	1,200 00	4,800 00	9,000 00	8,450 00
Deposits in banks, bearing interest, .	-	-	-	-	-
Railroad Bonds,	2,700 00	-	-	-	10,000 00
Loans on railroad stock,	12,322 00	3,800 00	-	-	-

Invested in real estate,	\$149,974 41	-	-	-	-	-	-
Loans on mortgage of real estate,	716,851 00	\$333,007 39	\$149,551 15	\$35,600 00	\$283,067 87		
Loans to county or town,	232,000 00	2,200 00	82,796 95	-	-		
Loans on personal security,	414,814 45	220,485 00	23,000 00	10,150 00	106,415 31		
Cash on hand,	36,008 98	7,221 22	1,725 42	1,610 67	8,549 53		
Rate and amount of ordinary Dividends for last year,	6 per cent., \$99,144 85	6 per cent., \$24,532 93	6 per cent., \$11,746 26	6 per cent., \$3,384 40	7 per cent., \$43,678 06		
Average annual per cent of Dividends ending at time of and including last extra,	6½ per cent	-	-	-	-		
Extra Dividend, how often declared,	Every 5 years.	No extra.	No extra.	No extra.	No extra.		
Annual Expenses of the institution,	\$3,000 00	\$1,000 00	\$289 35	\$250 00	\$2,130 77		

Fitchburg Savings Bank.—Public Funds—United States Bonds, \$180,000; New Hampshire, 14 000.
Loans on United States Bonds, \$13,900.
Bank Stock owned—Fitchburg, \$12,500; Rollstone, 10,000; Townsend, 500; Webster, 10,000; Revere, 20,000; North, 11,600; Howard, 15,000; Merchants', 20,000; Atlas, 22,800; First National, 16,600; North America, 6,600; Commerce, 15,000; City, Worcester, 10,000; Quinsigamond, 3,000; Boston, 13,300.
Loans on Bank Stock—On 29 shares Fitchburg, \$1,200; 50 First National, Leominster, 5,000.
Railroad Bonds—Agricultural Branch, guaranteed by Fitchburg and Worcester, \$2,700.
Loans on Railroad Stock—On 89 shares Vermont and Massachusetts, \$2,322; 150 Boston, Clinton and Fitchburg, 10,000.
Worcester North Savings Institution.—Public Funds—United States Bonds, \$10,756 25; Boston, \$10,100; Portland, 18,950.
Loans on United States Bonds, \$1,000.
Bank Stock owned—Rollstone, \$8,180; Commerce, 3,754; Boston, 5,737 50.
Loans on Bank Stock—On Rollstone, \$1,200.
Loans on Railroad Stock—On Fitchburg, \$3,800.

Gardner Savings Bank.—Public Funds—United States Bonds, \$11,770 25.
Bank Stock owned—First National, Gardner, \$1,584.
Loans on Bank Stock—On 56 shares First National, Gardner, \$4,800.
Grafton Savings Bank.—Bank Stock owned—Redemption, \$4,187 75; Revere, 4,814; State, 2,040; Shawmut, 1,222 75; Howard, 1,744 50; Webster, 1,476 12; North, 1,206 25; Traders', 1,200; Maverick, 1,237 50; Market, 744; Massachusetts, 671 12; City, 363 25.
Loans on Bank Stock—On 50 shares Hide and Leather, \$5,000; 40 Grafton, 4,000.
Lancaster Savings Bank.—Public Funds—United States Bonds, \$265,000.
Loans on United States Bonds, \$1,000.
Bank Stock owned—Lancaster, \$5,000; City, Lynn, 15,000; Second National Boston, 8,800; Elliot, 8,300; Howard, 6,700; Republic, 7,500; Commerce, 5,000; Webster, 5,000.
Loans on Bank Stock—On Lancaster, \$8,400.
Railroad Bonds—Old Colony and Newport, \$10,000.

	LEICESTER.		LEOMINSTER.		MILFORD.		MILLBURY.		NO. BROOKFIELD.	
	Leicester Savings Bank.		Leominster Savings Bank.		Milford Savings Bank.		Millbury Savings Bank.		No. Brookfield Savings Bank.	
Number of Depositors,	379		1,283		2,014		774		1,030	
Amount of Deposits,	\$135,156 24		\$279,660 30		\$411,263 13		\$241,147 61		\$220,127 43	
Number of Deposits during year preceding, .	426		890		1,818		832		262	
Amount of the same,	\$79,252 22		\$131,540 05		\$131,200 13		\$78,365 09		\$73,444 61	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	81		132		75		59		50	
Amount of the same,	\$47,206 99		\$80,283 00		\$39,189 13		\$37,594 82		\$21,751 76	
Number of withdrawals during the year, .	109		411		755		426		328	
Amount of the same,	\$18,607 27		\$55,209 18		\$79,832 17		\$50,723 24		\$45,373 41	
Number of accounts opened during the year, .	167		337		469		199		264	
Number of accounts closed during the year, .	35		103		265		139		137	
Amount of surplus on hand,	\$2,202 97		\$386 76		\$21,296 23		-		\$1,772 79	
Public Funds,	-		-		46,100 00		\$48,000 00		71,000 00	
Loans on public funds,	1,000 00		7,750 00		10,300 00		-		26,500 00	
Bank Stock,	37,780 12		21,060 25		33,068 87		21,300 00		1,626 00	
Loans on bank stock,	1,800 00		8,500 00		28,313 96		500 00		-	
Deposits in banks, bearing interest, . .	-		-		-		-		-	
Railroad Bonds,	-		-		-		-		-	
Loans on railroad stock,	-		-		-		-		-	

Invested in real estate,	-	-	\$5,808 40	-	-
Loans on mortgage of real estate,	\$73,075 00	\$186,685 00	145,892 45	\$144,300 00	\$101,704 00
Loans to county or town,	5,400 00	3,000 00	69,000 00	27,500 00	6,500 00
Loans on personal security,	17,194 75	51,625 00	90,783 73	-	3,700 00
Cash on hand,	2,909 34	321 52	3,291 95	3,640 49	585 87
Rate and amount of ordinary Dividends for last year,	6 per cent., \$4,925 02	6 per cent., \$12,050 75	5 per cent., \$17,748 95	6 per cent., \$11,911 35	6 per cent., \$10,527 24
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	6 per cent.	-	-
Extra Dividend, how often declared,	No extra	No extra.	Every 5 years.	No extra	No extra.
Annual Expenses of the institution,	\$396 02	\$600 00	\$1,500 00	\$750 00	\$550 00

Leicester Savings Bank.—Loans on \$1,000 United States Bonds, \$1,000.
 Bank Stock owned—Eliot, \$3,610; State, 5,397.50; Traders', 2,612.50; Howard, 2,635; Revere, 2,425; Hide and Leather, 4,106.40; North, 2,425; Webster, 2,085; Market, 1,815.40; North America, 1,346; Commonwealth, 1,100; Security, 1,050; Massachusetts, 1,178.75; Continental, 1,150; Leicester, 3,493.57; Central, Worcester, 1,350.

Loans on Bank Stock—On 18 shares Leicester, \$1,800.

Leominster Savings Bank.—Loans on Public Funds—On United States Bonds, \$7,750.

Bank Stock owned—Webster, \$7,724; Boston, 6,625; Security, 3,221.25; First National, Leominster, 3,490.

Loans on Bank Stock—On First National, Leominster, \$8,500.

Millford Savings Bank.—Public Funds—United States Bonds, \$26,600; Massachusetts, 19,500.

Loans on Public Funds—On United States Bonds, \$7,300; Town of Upton, 3,000.
 Bank Stock owned—Milford, \$8,000; Hopkinton, 2,700; Webster, 700; Hide and Leather, 6,400; Howard, 2,600; Eliot, 5,068.62; Continental, 2,955.25; Revere, 4,645.
 Loans on Bank Stock—On 282 shares Milford, \$19,313.96; 50 First National, Worcester, 4,500; 50 Market, Brighton, 4,500.

Millbury Savings Bank.—Public Funds—United States Bonds, \$48,000

Bank Stock owned—Oxford, \$600; Worcester, 900; Central, 3,600; Citizens', 500; Quinsigamond, 2,400; Millbury, 5,500; Commerce, 1,000; Atlas, 3,000; Boston, 1,300; Hide and Leather, 2,500.

Loan on Bank Stock—Millbury, \$500.

North Brookfield Savings Bank.—Public Funds—United States Bonds, \$45,000; Massachusetts, 16,000; Maine, 10,000.

Loans on United States Bonds, \$26,500.

Bank Stock owned—Ware, \$546; Eliot, 1,080.

	SOUTHBRIDGE.		SPENCER.		TEMPLETON.		UXBRIDGE.		WEBSTER.	
	Southbridge Savings Bank.		Spencer Savings Bank.		Templeton Savings Bank.		Uxbridge Savings Bank.		Webster Five Cents Savings Bank.	
Number of Depositors,	2,103		32*		60†		447		1,130	
Amount of Deposits,	\$607,898 72		\$4,545 57		\$10,324 50		\$73,813 19		\$138,332 91	
Number of Deposits during year preceding, .	1,461		33		-		739		1,382	
Amount of the same,	\$120,211 20		\$4,545 57		\$10,324 50		\$79,693 86		\$86,676 20	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	93		6		16		74		56	
Amount of the same,	\$45,774 92		\$3,100 00		9,241 50		\$43,670 53		\$30,607 91	
Number of withdrawals during the year, .	758		-		4		88		405	
Amount of the same,	\$88,092 17		-		\$2,295 00		\$15,174 13		\$42,565 53	
Number of accounts opened during the year, .	372		32		64		372		417	
Number of accounts closed during the year, .	216		-		-		39		180	
Amount of surplus on hand,	\$7,730 06		-		-		-		-	
Public Funds,	211,800 00		-		-		-		-	
Loans on public funds,	31,100 00		-		-		-		\$1,000 00	
Bank Stock,	56,000 00		-		-		\$9,777 62		19,785 50	
Loans on bank stock,	6,070 00		-		-		4,500 00		-	
Deposits in banks, bearing interest, . .	13,000 00		-		-		289 74		491 33	
Railroad Bonds,	-		-		-		-		-	
Loans on railroad stock,	-		-		-		-		-	

Invested in real estate,	-	-	-	-	-	-	-
Loans on mortgage of real estate,	\$210,050 00	\$850 00	\$6,935 00	\$31,950 00	\$93,300 00	10,000 00	10,650 00
Loans to county or town,	28,100 00	-	-	-	10,000 00	10,650 00	819 27
Loans on personal security,	58,100 00	1,200 00	3,300 00	28,150 00	10,650 00	10,650 00	819 27
Cash on hand,	408 23	2,495 57	89 50	-	-	-	-
Rate and amount of ordinary Dividends for last year,	5 per cent., \$25,206 22	-	-	6 per cent., \$997 14	6 per cent., \$4,982 83	6 per cent., \$4,982 83	-
Average annual per cent. of Dividends ending at time of and including last extra,	6¼ per cent.	-	-	-	-	-	-
Extra Dividend, how often declared,	Every 3 years.	-	-	Every 3 years.	No extra.	No extra.	-
Annual Expenses of the institution,	\$1,328 75	-	-	\$902 43	\$800 00	\$800 00	-

Southbridge Savings Bank.—Public Funds—United States Bonds, \$166,800; Massachusettses, \$5,000; Portland, 10,000.
Loans on United States Bonds, \$81,100.
Bank Stock owned—Blackstone, \$4,000; Boylston, 1,200; City, 1,200; Columbian, 500; New England, 2,200; Revere, 3,400; Washington, 2,000; Redemption, 30,000; Southbridge, 11,500.
Loans on Bank Stock—On 121 shares Southbridge, \$6,070.
Deposits in Banks bearing interest—Southbridge, \$13,000.

* *Spencer Savings Bank* —Commenced business October 2, 1871.

† *Templeton Savings Bank*.—Commenced business May 26, 1871.
Uxbridge Savings Bank. — Bank Stock owned — Redemption, \$2,805; Suffolk, 2,022.75; Revere, 2,420; Hide and Leather, 2,249.87; Blackstone, Uxbridge, 280.
Loans on Bank Stock—On Worcester County, \$4,500.
Deposits in Banks bearing interest—Blackstone, Uxbridge, \$289.74.
Webster Five Cents Savings Bank —Bank Stock owned—Revere, \$3,660; Hide and Leather, 2,365; Quinsigamond, 6,760; Worcester, 7,000.50.

	WESTBOROUGH.		WINCHENDON.		WORCESTER.	
	Westborough Savings Bank.	Winchendon Savings Bank.	People's Savings Bank.	Worcester Co. Institution for Savings.		
Number of Depositors,	484	1,663	7,894	14,540 00		
Amount of Deposits,	\$97,013 97	\$423,193 92	\$2,575,483 91	\$4,624,722 65		
Number of Deposits during year preceding,	813	1,385	11,764	9,695		
Amount of the same,	\$74,383 20	\$186,353 86	\$1,017,251 04	\$900,068 78		
Number of Deposits received during the year of and exceeding \$300 at one time,	64	131	834	742		
Amount of the same,	\$32,975 86	\$78,951 68	\$438,050 46	\$398,229 00		
Number of withdrawals during the year,	237	529	5,140	6,811		
Amount of the same,	\$32,008 86	\$59,933 65	\$645,630 31	\$730,518 49		
Number of accounts opened during the year,	299	493	2,276	2,301		
Number of accounts closed during the year,	64	435	1,315	1,703		
Amount of surplus on hand,	-	\$11,627 92	-	\$32,698 74		
Public Funds,	-	64,500 00	\$331,500 00	856,300 00		
Loans on public funds,	-	200 00	27,600 00	12,950 00		
Bank Stock,	\$10,783 33	34,600 00	519,921 63	756,550 00		
Loans on bank stock,	-	-	21,200 00	11,745 00		
Deposits in banks, bearing interest,	-	-	12,591 55	27,712 11		
Railroad Bonds,	-	969 90	52,000 00	-		
Loans on railroad stock,	-	-	2,950 00	-		

Invested in real estate,	-	-	-	\$65,000 00	-
Loans on mortgage of real estate,	\$64,430 00	\$129,310 20	1,413,395 00	\$2,399,345 00	
Loans to county or town,	7,500 00	57,640 00	5,200 00	488,500 00	
Loans on personal security,	12,900 00	132,952 44	189,958 76	233,701 00	
Cash on hand,	1,868 84	9,778 27	7,375 06	4,218 54	
Rate and amount of ordinary Dividends for last year,	6 per cent., \$3,465 45	6 per cent., \$17,831 37	6 per cent., \$130,405 16	6 per cent., \$248,242 43	
Average annual per cent. of Dividends ending at time of and including last extra,	-	6 $\frac{2}{3}$ per cent	-	-	
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra	No extra.	
Annual Expenses of the institution,	\$350 00	\$576 07	\$6,460 47	\$9,387 00	

Westborough Savings Bank.—Bank Stock owned—First National, Westborough, \$9,103.33; Milbury, 1,680.

Winchendon Savings Bank.—Public Funds—United States Bonds, \$64,500.

Loans on United States Bonds, \$200.
Bank Stock owned—Rollstone, \$9,000; Fitchburg, 1,000; Mechanics', 3,400; First National, Boston, 1,600; First National, Winchendon, 19,600.
Railroad Bonds—Cheshire, \$969.90.

People's Savings Bank.—Public Funds—United States Bonds, \$405 500; New York, 20,000; Connecticut, 4,000; Worcester, 23,000; Charlestown, 20,000; Springfield, 1,000; Burlington, 16,000; Portland, 18,000; Bangor, 18,000; Hartford, 6 000.
Loans on Public Funds—On \$29,100 United States and City Bonds, \$27,600.

Bank Stock owned, Shawmut, \$7,022.50; Market, 9,492.75; Columbian, 6,163 50; Atlas, 18,056.25; Webster, 11,555; Redemption, 21,246; Commerce, 37 326.13; North America, 7,493 75; Union, 965 50; Maverick, 2,656 50; Merchants', 49,902; Washington, 9,554; North, 26,855 13; Tremont, 22 353 75; Globe, 23 563; New England, 4,164 75; Eagle, 16,126 50; State, 12,364 62; Mechanics', 1,671 25; Hamilton, 2,789; Blackstone, 31 573; Traders', 6 806; City, 1,155; Revere, 29 252.50; Continental, 7,611 25; Suffolk, 6,318 75; Hide and Leather, 26 258; Republic, 11,377 50; Eliot, 25,452 75; Faneuil Hall, 10 489; Shoe and Leather, 7,617 50; Mechanics', Worcester, 4,687; Quinsigamond, 6,883; Worcester, 17,508; Central, 13,321; Citizens', 6,306; City, 16,133 50

Loans on Bank Stock—On 5 shares Worcester, \$450; 4 do. 350; 17 do. 850; 191 First National, Worcester, \$19,100; 5 Milbury, 450
Deposits in Banks bearing Interest—Central, \$12,591.55.

Railroad Bonds—Eastern, \$40,000; Worcester and Nashua, 12,000.
Loans on Railroad Stock—On 8 shares Worcester and Nashua, \$250; 12 do. 1,000; 9 do. 800; 10 Norwich and Worcester, 900.

Worcester County Institution for Savings.—Public Funds—United States Bonds, \$685,500; Connecticut, 2,800; New Hampshire, 33,000; Rhode Island, 77,000; Maine, 20,000; Vermont, 21,000; Massachusetts, 17,000.

Loans on Public Funds—On \$15,800 United States Bonds, \$12,950.
Bank Stock owned—Atlantic, \$5,400; Atlas, 37,500; Blackstone, 12,800; Columbian, 5,000; Continental, 11,000; Freeman's, 12,900; Globe, 2,500; Hamilton, 15,000; Howard, 15,000; Massachusetts, 11,000; Merchants', 11,500; Market, 5,000; Commerce, 24,000; Republic, 18,300; North America, 5,000; City, 20,800; Exchange, 4,900; Eagle, 11,000; Hide and Leather, 30,800; Revere, 50,000; Union, 6,300; Webster, 30 000; New England, 19,900; North, 4,700; Old Boston, 3,250; First National, 25,000; Second National, 35,200; Shawmut, 16,500; State, 11,300; Shoe and Leather, 18,400; Tremont, 14,600; Washington, 19,000; Redemption, 9,800; Suffolk, 3,400; Eliot, 7,100—all of Boston; Central, 28,100; Citizens', 24,800; City, 25,500; Mechanics', 13,300; Quinsigamond, 18,000; Worcester, 63,600—all of Worcester; Blackstone, Uxbridge, 1,000; Fitchburg, 5,100; Grafton, 4,500; Leicester, 5,500; Lancaster, 2,000; Milbury, 8,000; Oxford, 4,800; Southbridge, 3,000; Third National, Springfield, 20,000; Ware, 1,000.

Loans on Bank Stock—On 42 shares First National, Worcester, \$4,100; 6 City and 6 shares Boston and Albany Railroad, 1,170; 5 Central, 500; 5 Mechanics', 425; 60 Tremont, 5,000; 6 Leicester, 550.
Deposits in Bank bearing interest—Worcester, \$27,712 11.

	WORCESTER.		AMHERST.		EASTHAMPTON.		HAYDENVILLE.	
	Worcester Mechanics' Savings Bank.	Worcester Five Cents Savings Bank.	Amherst Savings Bank.		Easthampton Savings Bank.		Haydenville Savings Bank.	
Number of Depositors,	5,359	5,033	1,413		366		311*	
Amount of Deposits,	\$2,079,549 03	\$889,677 88	\$234,651 42		\$51,298 33		\$68,133 84	
Number of Deposits during year preceeding, .	4,081	4,841	1,330		573		479	
Amount of the same,	\$503,629 76	\$280,226 85	\$98,695 73		\$51,151 32		\$75,484 00	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	463	206	82		35		85	
Amount of the same,	\$261,057 62	\$112,883 82	\$42,216 68		\$21,165 63		\$49,561 36	
Number of withdrawals during the year, .	3,417	1,712	552		135		48	
Amount of the same,	\$413,939 90	\$146,096 46	\$48,099 54		\$11,276 79		\$7,965 44	
Number of accounts opened during the year, .	1,057	1,070	371		255		311	
Number of accounts closed during the year, .	829	617	166		55		13	
Amount of surplus on hand,	-	\$5,898 97	\$4,704 77		\$216 95		-	
Public Funds,	\$388,700 00	110,000 00	22,000 00		-		-	
Loans on public funds,	11,700 00	7,850 00	1,670 00		-		\$2,000 00	
Bank Stock,	180,507 06	110,400 00	2,000 00		3,120 00		-	
Loans on bank stock,	3,800 00	10,000 00	3,200 00		-		-	
Deposits in banks, bearing interest, . .	28,190 12	7,393 42	-		-		2,211 04	
Railroad Bonds,	-	10,000 00	8,500 00		-		-	
Loans on railroad stock,	26,100 00	-	900 00		-		-	

Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	\$1,296,004 60	\$355,922 00	\$135,810 00	\$24,650 00	\$36,850 00
Loans to county or town,	10,500 00	276,500 00	23,500 00	-	13,000 00
Loans on personal security,	164,209 20	2,400 00	39,922 62	23,800 00	14,275 00
Cash on hand,	4,186 33	1,290 36	539 97	-	264 39
Rate and amount of ordinary Dividends for last year,	6 per cent., \$111,240 51	6 per cent., \$44,453 61	6 per cent., \$10,599 51	6 per cent., \$1,106 65	6 per cent.
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	-	-	-
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	Every 3 years.	-
Annual Expenses of the institution,	\$5,500 00	\$2,002 23	\$1,313 60	\$200 64	-

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Worcester Mechanics' Savings Bank.—Public Funds—United States Bonds, \$279,700; Town and City Bonds, 109,000.

Loans on Public Funds—On United States and City Bonds, \$11,700.

Bank Stock owned—Commerce, \$23,425.50; Boston, 11,459.37; North, 7,418 75; Eliot, 4,208 75; Traders', 5,568 75; Redemption, 7,050; Revere, 20,000; Suffolk, 5,985.75; Merchants', 9,327.50; City, 18,000; First National, Worcester, 1,650; Mechanics', 31,224.69; Worcester, 7,542; Central, 6,647.50; Quinsigamond, 1,032.50; First National, Clinton, 1,120; Grafton, 10,720; Southbridge, 3,780; Worcester County, 500; Milbury, 8,840.

Loans on Bank Stock—On Mechanics', \$2,100; City, Central, and Leicester, 1,700.

Deposits in Bank bearing interest—Mechanics', \$28,180 12.

Loans on Railroad Stock—On Boston, Clinton, and Fitchburg, \$20,000; Providence and Worcester, 3,600; Worcester and Nashua, 2,500.

Worcester Five Cents Savings Bank.—Public Funds—United States Bonds, \$105,000; New Hampshire, 5,000.

Loans on Public Funds—On \$8,000 United States Bonds, \$7,850.

Bank Stock owned—City, Worcester, \$8,000; Central, 7,000; Mechanics', Worcester, 5,000; Worcester, 2,000; Citizens', 200; Milbury, 8,000; Northborough, 3,000; Leicester, 3,000; Grafton, 5,000; First National, Boston, 6,700; Hyde and Leather, 7,500;

Eliot, 5,000; Merchants', Boston, 5,000; Webster, 5,000; Quinsigamond, 10,000; Atlas, 5,000; Howard, 10,000; Commerce, Boston, 5,000; Traders', 5,000; State, 5,000.

Loans on Bank Stock—100 shares City, Worcester, \$10,000.

Deposits in Bank bearing interest—Worcester Safe Deposit Co., \$3,461.56; Quinsigamond, 791.86; City, 3,140.

Railroad Bonds—Worcester and Nashua, \$10,000.

Amherst Savings Bank.—Public Funds—Bangor Bonds, \$10,000; Enfield, 12,000.

Loans on Public Funds—On \$1,300 United States Bonds and \$500 Amherst, \$1,670.

Bank Stock owned—First National, Easthampton, \$2,000

Loans on Bank Stock—On 36 shares First National, Amherst, \$3,200.

Railroad Bonds—New London Northern, \$2,500; Vermont and Massachusetts, 5,000; Springfield, Hartford and New Haven, 1,000

Loans on Railroad Bonds—On \$1,000 New London Northern, \$900.

Easthampton Savings Bank.—Bank Stock owned—First National, Easthampton, \$3,120.

* *Haydenville Savings Bank.*—Commenced business in January, 1871.

	NORTHAMPTON.		WARE.	CHICOPEE.		HOLYOKE.
	Northampton Institution for Savings.	Hampshire Savings Bank.		Chicopee Savings Bank.	Holyoke Savings Bank.	
Number of Depositors,	4,655	912	3,597	1,109	2,259	
Amount of Deposits,	\$1,489,307 43	\$202,149 09	\$1,323,612 81	\$353,463 32	\$625,613 79	
Number of Deposits during year preceding, .	3,728	780	2,604	1,443	4,272	
Amount of the same,	\$387,942 90	\$127,103 51	\$319,307 47	\$137,048 50	\$420,208 21	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	361	113	256	82	321	
Amount of the same,	\$202,619 64	\$70,039 00	\$136,736 62	\$45,386 00	\$201,849 00	
Number of withdrawals during the year, .	2,568	469	1,636	786	2,150	
Amount of the same,	\$314,955 26	\$62,368 24	\$218,802 97	\$88,874 91	\$315,863 18	
Number of accounts opened during the year, .	987	332	787	319	1,052	
Number of accounts closed during the year, .	681	114	478	210	612	
Amount of surplus on hand,	\$43,111 24	\$3,894 56	\$9,077 50	\$143 67	\$11,754 75	
Public Funds,	309,000 00	1,500 00	375,000 00	19,000 00	-	
Loans on public funds,	35,163 07	14,100 00	5,380 00	3,500 00	3,050 00	
Bank Stock,	37,300 00	43,284 25	222,000 00	8,600 00	46,613 67	
Loans on bank stock,	47,700 00	26,300 00	11,030 00	3,200 00	-	
Deposits in banks, bearing interest, . .	-	-	-	-	24,445 99	
Railroad Bonds,	-	-	20,000 00	-	-	
Loans on railroad stock,	-	-	-	-	-	

Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	\$589,020 16	\$80,275 00	\$216,849 00	\$264,950 00	\$412,250 00
Loans to county or town,	197,066 97	1,500 00	221,380 00	5,000 00	20,000 00
Loans on personal security,	233,390 00	19,185 00	260,020 00	50,700 00	115,206 00
Cash on hand,	83,778 47	19,569 40	447 95	-	37,653 21
Rate and amount of ordinary Dividends for last year,	6 per cent., \$81,414 57	6 per cent., \$7,620 32	6 per cent., \$68,802 65	6 per cent., \$17,866 03	6½ per cent., \$30,285 63
Average annual per cent of Dividends ending at time of and including last extra,	6⅞ per cent.	-	7⅞ per cent.	-	-
Extra Dividend, how often declared,	Every 5 years.	Every 3 years.	Every 5 years.	No extra.	No extra.
Annual Expenses of the institution,	\$4,600 00	\$450 00	\$4,000 00	\$1,250 00	\$2,000 00

Northampton Institution for Savings—Public Funds—U. States Bonds, \$309,000.

Loan on Public Funds—On \$37,850 United States Bonds, \$35,163.07
 Bank Stock owned—First National, Boston, \$3,000; North America, 2,700; Webster, 2,000; Washington, 2,000; Merchants', Boston, 2,000; Second National, Boston, 3,400; Traders', 2,000; Exchange, 1,000; State, 1,700; Atlantic, 1,000; Bank of Commerce, 2,000; City, Worcester, 4,000; Northampton, 1,000; First National, Northampton, 1,600; Boston, 5,300; Shawmut, 2,600
 Loans on Bank Stock—On 190 shares First National, Northampton, \$15,550; 66 First National, Easthampton, 5,800; 30 Hampshire County, 2,800; 45 Conway, 4,200; 15 Traders' and Mechanics', 1,500; 13 Exchange, 350; 173 Northampton, 14,100; 5 Shelburne Falls, 400; 48 Old Boston and \$500 United States Bonds, 3,000.

Hampshire Savings Bank—Public Funds—United States Bonds, \$1,500.

Loans on Public Funds—On United States Bonds, \$14,100.
 Bank Stock owned—Hampshire County, \$19,511; First National, Northampton, 6,076; First National, Easthampton, 2,991; Commerce, 2,505; Tremont, 1,325; Hide and Leather, 852.25; Howard, 2,200; Mechanics', Worcester, 1,370; Northampton, 5,754; John Hancock, 1,200.
 Loans on Bank Stock—On Hampshire County, \$23,800; First National, Northampton, 1,800; Mechanics', Worcester, 700.

Ware Savings Bank.—Public Funds.—United States Bonds, \$365,000; Springfield, 10,000.

Loans on Public Funds—On United States Bonds, \$5,380.

Bank Stock owned—Ware, \$30,000; Boston, 20,000; First National, Boston, 10,000; North, 10,000; Republic, 15,000; North America, 12,100; Second National, Boston, 10,300; Revere, 20,000; State, 5,000; Union, 2,600; Eliot, 6,000; Traders', 13,900; Redemption, 10,000; Commerce, 10,000; Washington, 3,000; Merchants', 10,000; Webster, 20,000; Continental, 5,600; City, Worcester, 5,000; Monson, 3,500.
 Loans on Bank Stock—On 50 shares Third National, Springfield, \$5,000; 15 Monson, 1,100; 63 Ware, 3,230; 21 Leicester, 1,700.
 Railroad Bonds—Eastern, \$20,000.

Chicopee Savings Bank.—Public Funds—United States Bonds, \$19,000.

Loans on United States Bonds, \$3,500.
 Bank Stock owned—Third National, Springfield, \$5,000; First National, Chicopee, 3,600.
 Loans on Bank Stock—On 20 shares Hampshire Co., \$2,000; 10 Third, Springfield, 800; 4 First, Springfield, 400.

Holyoke Savings Bank.—Loans on United States Bonds, \$3,050.

Bank Stock owned—Hadley Falls, \$4,799.67; Agawam, 6,042.50; John Hancock, 1,442; Third, Springfield, 6,688; First, Westfield, 412; First Easthampton, 1,680; Traders', 5,740.25; Commerce, 1,242.75; First, Northampton, 7,275; Northampton, 2,047.50; Second, Springfield, 3,438; Chicopee, 4,777.50; Old Boston, 1,011.50.
 Deposits in Banks bearing interest—Mount Vernon, \$12,445.99; Agawam, 12,000.

BANK COMMISSIONER'S REPORT.

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	PALMER.		SPRINGFIELD.		
	Palmer Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.	Springfield Five Cents Savings Bank.	
Number of Depositors,	482	2,545	12,903	4,868	
Amount of Deposits,	\$123,598 94	\$1,065,492 07	\$4,763,249 83	\$1,041,352 09	
Number of Deposits during year preceding,	825	2,600	14,484	4,007	
Amount of the same,.	\$123,477 37	\$497,546 16	\$1,720,789 09	\$437,566 68	
Number of Deposits received during the year of and exceeding \$300 at one time,	117	426	1,323	318	
Amount of the same,.	\$72,099 56	\$272,431 00	\$978,764 94	\$227,540 79	
Number of withdrawals during the year,	184	1,486	9,898	2,335	
Amount of the same,	\$23,977 33	\$234,613 62	\$1,343,260 28	\$331,013 06	
Number of accounts opened during the year,	406	975	3,763	956	
Number of accounts closed during the year,	59	499	2,365	751	
Amount of surplus on hand,	-	\$13,918 46	\$30,136 84	\$16,023 55	
Public Funds,	\$4,890 00	41,000 00	1,131,000 00	247,700 00	
Loans on public funds,	2,950 00	12,858 00	107,100 00	16,600 00	
Bank Stock,	-	142,545 00	368,800 00	41,100 00	
Loans on bank stock,.	-	28,550 00	84,150 00	20,650 00	
Deposits in banks, bearing interest,	4,206 85	-	39,837 29	-	
Railroad Bonds,.	-	5,000 00	-	-	
Loans on railroad stock,	-	-	5,850 00	-	

Invested in real estate,	.	.	.	.	.	.	.	.	.	\$99,874 61	-	-
Loans on mortgage of real estate,	.	.	.	.	.	.	.	.	.	2,622,730 00	\$714,930 00	\$688,025 00
Loans to county or town,	.	.	.	.	.	.	.	.	.	222,200 00	8,000 00	-
Loans on personal security,	.	.	.	.	.	.	.	.	.	59,450 00	117,500 00	-
Cash on hand,	.	.	.	.	.	.	.	.	.	52,394 77	6,571 43	43,300 64
Rate and amount of ordinary Dividends for last year,	.	.	.	.	.	.	.	.	.	6 per cent.,	6 per cent.,	6 per cent.,
Average annual per cent of Dividends ending at time of and including last extra,	.	.	.	.	.	.	.	.	.	\$244,213 54	\$51,242 78	\$53,790 08
Extra Dividend, how often declared,	.	.	.	.	.	.	.	.	.	-	7 per cent.	-
Annual Expenses of the institution,	.	.	.	.	.	.	.	.	.	No extra.	Every 3 years.	No extra.
	.	.	.	.	.	.	.	.	.	\$3,546 93	\$3,000 00	\$3,546 93

Palmer Savings Bank.—Public Funds—Bath Bonds, \$1,350; Highgate, 1,740; Rockland, 1,800.
Loans on Public Funds—On \$2,150 United States Bonds, \$1,950; \$1,000 Portland, and \$1,000 Insurance Stock, 1,000
Deposits in Bank bearing interest—Redemption, \$4,206 85.

Hampden Savings Bank.—Public Funds—United States Bonds, \$36,000; Massachusetts, 5,000.
Loans on Public Funds—On \$9,600 United States Bonds, \$9,600; on \$2,000 do. 1,800; on \$2,000 do. 658; on \$1,000 do 800.
Bank Stock owned—Monson, \$2,200; Hadley Falls, 4,732; First National, Chicopee, 5,030; First National, Boston, 8,300; Revere, 20,000; Webster, 4,292; Merchants', 27,210; Tremont, 600; Hide and Leather, 7,500; Republic, 9,000; Monson, 2,200; Agawam, 29,144; Third National, Springfield, 2,025; Commerce, 9,962; Ware, 12,550.
Loans on Bank Stock—On 20 shares Chicopee, \$1,250; 10 Agawam, 450; 39 Third, Springfield, 3,900; 25 do. 2,500; 96 Pynchon, 9,500; 30 Machinists', Taunton, and \$2,000 United States Bonds, 5,000; 20 First and 12 Second, Springfield, 3,200; 7 Monson, 450; 15 Second, Providence, 800; 15 First, Springfield, 1,500.
Railroad Bonds—Old Colony and Newport, \$5,000.

Springfield Institution for Savings.—Public Funds—United States Bonds, \$939,800; New York, 10,000; Massachusetts, 2,500; Maine, 26,000; New Hampshire, 29,000; Rhode Island, 31,000; Connecticut, 28,300; Springfield, 50,000; Hartford, 15,500; Worcester, 900.
Loans on Public Funds—On \$114,000 United States Bonds, \$107,100
Bank Stock owned—First National, \$15,000; Second National, 18,000; Chicopee, 19,000; John Hancock, 5,000; Pynchon, 11,400; Agawam, 12,800; Hadley Falls,

2,600; Hampshire County, 2,000; State, 10,000; Shawmut, 10,000; Hamilton, 10,000; City, Boston, 10,000; Tremont, 15,900; Atlantic, 4,000; North America, 13,300; Old Boston, 1,000; Second, Boston, 17,700; Commerce, 10,000; Exchange, 2,000; Atlas, 22,500; Howard, 13,300; Washington, 3,000; Eliot, 5,000; Eagle, 5,000; Blackstone, 15,000; Columbian, 7,900; Webster, 7,500; Union, 2,900; First, Boston, 5,000; Freeman's, 8,500; Suffolk, 9,200; Ware, 400; Northampton, 1,400; First National, Chicopee, 9,700; North, 7,500; Merchants', 20,500; Revere, 20,800; Redemption, 14,000.

Loans on Bank Stock—On 124 shares Chicopee, \$11,600; 98 Pynchon, 8,950; 20 Agawam, 2,000; 18 John Hancock, 1,300; 160 First, Springfield, 16,000; 96 Second, Springfield, 9,400; 235 Third, Springfield, 22,600; 35 Mount Vernon, 3,500; 23 First Northampton, 2,300; 32 First, Easthampton, 3,200; 10 Monson, 1,000; 10 Hampden, 1,000; 10 First, Amherst, 800; 5 First, Adams, 500.

Deposits in Bank bearing interest—Agawam, \$35,000; Pynchon, 4,000; Blackstone, 837 29.

Loans on Railroad Stock—On 75 shares Boston and Albany, \$5,850.

Springfield Five Cents Savings Bank.—Public Funds—United States Bonds, \$247,700.

Loans on Public Funds—On United States Bonds, \$16,600.
Bank Stock owned—City, Worcester, \$5,600; Ware, 6,000; Chicopee, 4,500; Second National, Springfield, 4,000; Hadley Falls, 1,500; Monson, 1,000; Pynchon, 5,000; Cabot, 1,000; John Hancock, 5,000; Agawam, 7,500.

Loans on Bank Stock—81 shares Pynchon, \$8,000; 52 Pynchon, 20 John Hancock, 7,000; 10 Cabot, 10 Ware, 2,000; 16 Ware, 13 Pynchon and 3 Chicopee, 2,750; 7 Agawam, 700; 2 Second National, 200.

	WALES.	WESTFIELD.		GREENFIELD.	
	Wales Savings Bank.	Westfield Savings Bank.	Woronoco Savings Bank.	Franklin Savings Institution.	Greenfield Savings Bank.
Number of Depositors,	129	2,112	205*	6,261	1,383
Amount of Deposits,	\$19,765 61	\$595,168 79	\$65,320 95	\$2,232,531 55	\$522,522 95
Number of Deposits during year preceding, .	345	2,207	254	3,814	1,519
Amount of the same,	\$12,531 42	\$219,329 67	\$66,967 20	\$454,176 09	\$280,518 33
Number of Deposits received during the year of and exceeding \$300 at one time, . .	8	191	68	473	233
Amount of the same,	\$3,320 00	\$111,148 02	\$51,711 12	\$255,457 42	\$138,734 58
Number of withdrawals during the year, .	15	1,284	18	2,952	680
Amount of the same,	\$1,893 91	\$140,357 12	\$1,646 25	\$302,554 31	\$78,827 72
Number of accounts opened during the year, .	71	473	207	1,000	613
Number of accounts closed during the year, .	7	331	2	615	197
Amount of surplus on hand,	-	\$363 29	-	\$88,558 43	\$1,250 13
Public Funds,	-	207,000 00	-	513,800 00	-
Loans on public funds,	-	8,562 33	\$1,900 00	68,737 00	5,434 90
Bank Stock,	\$3,005 00	19,000 00	-	58,500 00	100,360 78
Loans on bank stock,	-	3,700 00	680 00	57,760 00	16,150 00
Deposits in banks, bearing interest, . .	-	-	-	-	12,000 00
Railroad Bonds,	-	-	-	15,000 00	20,000 00
Loans on railroad stock,	-	-	-	-	-

Invested in real estate,	-	-	-	-	-	-
Loans on mortgage of real estate,	\$4,615 00			\$210,071 67	\$23,350 00	\$749,685 00
Loans to county or town,	575 00			7,500 00	-	296,705 01
Loans on personal security,	11,127 28			134,170 00	19,250 00	547,337 22
Cash on hand,	433 00			3,042 84	20,177 63	13,565 75
Rate and amount of ordinary Dividends for last year,	6 per cent., \$615 92			6 per cent., \$29,257 37	-	6 per cent., \$20,375 04
Average annual per cent. of Dividends ending at time of and including last extra,	-			8½ per cent.	-	-
Extra Dividend, how often declared,	Every 5 years.			Every 5 years.	-	-
Annual Expenses of the institution,	\$96 08			\$1,235 85	\$3,709 54	\$800 00

Wales Savings Bank—Bank Stock owned—Southbridge, \$1,875; First National, Easthampton, 1,130.

Westfield Savings Bank.—Public Funds—United States Bonds, \$151,000; Maine, 28,000; Portland, 25,000; Hartford, 8,000.

Loans on United States Bonds, \$8,562 33.
Bank Stock owned—First National, Westfield, \$15,800; Hampden, 200; Hampshire County, 3,000.

Loans on Bank Stock—On First National, Westfield, \$2,200; Hampden, 1,000; Savings Bank Deposit, 500.

Worcester Savings Bank.—Loans on Public Funds—On United States Bonds, \$1,900.

Loans on Bank Stock—On 8 shares Hampden, \$680.
* Commenced business July 1, 1871.

Franklin Savings Institution.—Public Funds—United States Bonds, \$346,500; Maine, 25,000; New Hampshire, 40,000; Connecticut, 300; Portland, 32,000; Boston, 10,000; Cambridge, 50,000; Salem, 10,000.
Loans on United States Bonds, \$68,737.

Bank Stock owned—Commerce, \$20,400; Faneuil Hall, 500; Revere, 16,600; North America, 8,700; Traders', 1,500; Webster, 10,200; First National, Greenfield, 604.

Loans on Bank Stock—300 shares, Easthampton, \$25,000; 10 Mechanics', Worcester, 3 Second, Boston, and 10 Connecticut River Railroad, 2,000; 89 Shelburne Falls and \$500 United States Bonds, 8,800; 138 First National, Greenfield, 12,760; 3 Bristol Co., 300; 60 Conway, 6,000.

Railroad Bonds—Eastern, \$15,000.

Greenfield Savings Bank.—Loans on Public Funds—On \$500 United States Bonds, \$150; On 5,000 do. 5,000; on 1,000 do. 284.90.

Bank Stock owned—Redemption, \$25,980.40; First National, Greenfield, 2,734; Commerce, 7,102; Hamilton, 4,204.20; Revere, 7,684.80; Webster, 5,205.56; Globe, 5,161.15; City, 641.89; Market, 2,598.71; Continental, 5,983.17; Elliot, 4,850.32; Traders', 2,607.65; Merchants', 19,128.50; Washington, 423.43; Commonwealth, 5,000; Conway, 1,100.

Loans on Bank Stock—On 57 shares First National, Northampton, \$5,700; 3 Greenfield, 450; 10 Greenfield, 1,000; 15 Franklin Co. 1,500; 16 do. 1,500; 3 do. 400; 56 Conway, 5,600.

Deposits in Bank bearing interest.—Franklin County, \$12,000.
Railroad Bonds—Eastern, \$20,000.

	SHELburnE.		ADAMS.			GT. BARRINGTON.	
	Shelburne Falls Five Cents Savings Bank.	Hoosac Savings Bank.	North Adams Savings Bank.	South Adams Savings Bank.	Great Barrington Savings Bank.		
Number of Depositors,	2,383	409*	1,897	588	1,117		
Amount of Deposits,	\$479,109 06	\$75,355 47	\$525,794 99	\$155,502 35	\$248,307 05		
Number of Deposits during year preceding, .	1,842	790	2,355	953	2,788		
Amount of the same,	\$158,759 52	\$75,355 47	\$217,012 73	\$91,632 95	\$160,510 36		
Number of Deposits received during the year of and exceeding \$300 at one time, . .	144	58	176	64	134		
Amount of the same,	\$79,112 35	\$36,500 50	\$91,535 67	\$35,847 69	\$68,468 38		
Number of withdrawals during the year, .	1,040	87	1,187	233	414		
Amount of the same,	\$133,783 41	\$14,148 50	\$160,995 43	\$29,999 46	\$47,651 63		
Number of accounts opened during the year,	500	439	636	289	538		
Number of accounts closed during the year, .	343	30	450	91	164		
Amount of surplus on hand,	\$12,469 09	-	\$10,428 41	\$2,026 94	-		
Public Funds,	30,000 00	-	10,000 00	-	\$10,400 00		
Loans on public funds,	-	-	3,700 00	-	4,225 00		
Bank Stock,	26,000 00	\$3,125 00	9,510 00	10,300 00	2,240 00		
Loans on bank stock,	6,850 80	-	10,468 00	10,900 00	-		
Deposits in banks, bearing interest, . .	-	-	-	8,424 52	-		
Railroad Bonds,	-	-	-	-	-		
Loans on railroad stock,	-	-	-	-	1,750 00		

Invested in real estate,	\$5,500 00	-	\$8,000 00	-	-	-
Loans on mortgage of real estate,	301,125 00	\$41,800 00	273,990 00	\$44,275 00	\$151,272 71	
Loans to county or town,	17,500 00	-	45,258 66	1,000 00	6,900 00	
Loans on personal security,	100,920 00	13,600 00	173,075 00	81,625 00	63,440 65	
Cash on hand,	3,667 60	2,158 69	2,221 74	751 21	7,005 72	
Rate and amount of ordinary Dividends for last year,	6 per cent., \$26,138 87	-	6 per cent., \$26,933 93	6 per cent., \$5,632 90	6 per cent., \$8,385 65	
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	-	-	-	
Extra Dividend, how often declared,	No extra.	-	No extra.	Every 5 years.	Every 5 years.	
Annual Expenses of the institution,	\$1,600 00	-	\$2,200 00	\$450 00	\$2,106 53	

<i>Shelburne Falls Five Cents Savings Bank.</i> —Bank Stock owned—Conway, \$1,800; Shelburne Falls, 6,700; Everett, 1,300. Loans on Bank Stock—On Shelburne Falls, \$6,850.80.	Loans on Bank Stock—On Adams National, \$10,000; Pittsfield, 468.
<i>Hoosac Savings Bank.</i> —Bank Stock owned—Adams National, \$8,125. * Commenced business June 1, 1871.	<i>South Adams Savings Bank.</i> —Bank Stock owned—First National, Adams, \$10,300. Loans on Bank Stock—On First National, Adams, \$10,900. Deposits in Bank bearing interest—First National, Adams, \$8,424.52
<i>North Adams Savings Bank.</i> —Public Funds—United States Bonds, \$10,000. Loans on Public Funds—On United States Bonds, \$3,000; Town of Adams Bonds, 700. Bank Stock owned—Adams \$8,110; Lee, 1,400.	<i>Great Barrington Savings Bank.</i> —Public Funds—United States Bonds, \$10,400. Loans on Public Funds—On United States Bonds, \$4,225. Bank Stock owned—Mahaive, \$2,240. Loans on Railroad Stock—On 19 shares Berkshire and 11 Stockbridge and Pittsfield, \$1,750.

	LEE.		PITTSFIELD.		STOCKBRIDGE.		BRAINTREE.		BROOKLINE.	
	Lee Savings Bank.		Berkshire County Savings Bank.		Stockbridge Savings Bank.		Braintree Savings Bank.		Brookline Savings Bank.	
Number of Depositors,	1,250		4,669		55*		88†		124†	
Amount of Deposits,	\$341,466 18		\$1,493,707 28		\$6,394 00		\$6,554 00		\$9,545 17	
Number of Deposits during year preceding, .	1,125		4,937		72		-		240	
Amount of the same,	\$125,347 61		\$517,344 94		\$6,435		-		\$10,099 17	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	100		407		6		2		7	
Amount of the same,	\$57,875 82		\$199,037 07		\$3,960 00		\$1,150 00		\$3,275 00	
Number of withdrawals during the year, .	607		2,560		2		9		16	
Amount of the same,	\$82,889 10		\$323,958 58		\$60 00		\$435 00		\$554 00	
Number of accounts opened during the year, .	269		1,395		55		88		132	
Number of accounts closed during the year, .	190		705		-		6		8	
Amount of surplus on hand,	\$8,644 29		\$34,171 28		-		-		-	
Public Funds,	104,000 00		330,900 00		-		-		-	
Loans on public funds,	172 30		13,400 00		-		-		-	
Bank Stock,	15,380 00		99,578 27		-		-		-	
Loans on bank stock,	960 00		52,950 00		-		-		-	
Deposits in banks, bearing interest, . .	-		-		-		\$1,015 00		\$410 89	
Railroad Bonds,	-		-		-		-		-	
Loans on railroad stock,	-		-		-		-		-	

Invested in real estate,	-	-	-	-	-	-
Loans on mortgage of real estate,	\$177,273 46	\$508,247 48	\$3,760 00	\$3,510 50	\$8,450 00	-
Loans to county or town,	27,200 00	154,300 00	-	1,500 00	-	-
Loans on personal security,	24,180 00	279,325 09	1,300 00	-	-	-
Cash on hand,	944 71	14,719 14	1,236 19	-	-	76 25
Rate and amount of ordinary Dividends for last year,	6 per cent., \$17,121 15	6 per cent., \$72,022 00	-	-	-	-
Average annual per cent. of Dividends ending at time of and including last extra,	6½ per cent.	7 per cent.	-	-	-	-
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	-	Every 5 years.	Every 2 years.	-
Annual Expenses of the institution,	\$1,000 00	\$5,000 00	\$162 80	-	-	-

Lee Savings Bank.—Public Funds—United States Bonds, \$50,000; Boston, 10,000; Worcester, 44,000.
 Loans on United States Bonds, \$172 80.
 Bank Stock owned—Lee, \$4,480; Adams, 6,400; Pittsfield, 4,500.
 Loans on Bank Stock—On Lee, \$960.

Berkshire County Savings Bank.—Public Funds—United States Bonds, \$325,900; Connecticut, 5,000.
 Loans on United States Bonds, \$13,400.
 Bank Stock owned—Howard, \$8,200; Hyde and Leather, 2,500; Shawmut, 2,000; Blackstone, 4,000; Hadley Falls, 2,000; Pittsfield, 4,000; Webster, 8,000; Commerce, 8,000; Merchants', 6,800; Lee, 6,720; Revere, 16,000; Atlantic, 4,500; Eagle, 8,000;

North, 3,500; First National, Chicopee, 6,000; Boston, 10,000; Agricultural, 4,104; Adams, 254 27.
 Loans on Bank Stock—On 10 Adams, \$1,000; 15 Agricultural, 2,000; 421 Pittsfield, 49,950.

* *Stockbridge Savings Bank.*—Commenced business in 1871.

† *Braintree Savings Bank.*—Commenced business in 1871.

Brookline Savings Bank.—Deposits in Bank bearing interest—New England Trust Company, \$410 89

‡ Commenced business June 10, 1871.

	CANTON.	COHASSET.	DEDHAM.	FOXBOROUGH.	FRANKLIN.
	Canton Institution for Savings.	Cohasset Savings Bank.	Dedham Institution for Savings.	Foxborough Savings Bank.	Benjamin Franklin Savings Bank.
Number of Depositors,	932	863	3,231	767	189*
Amount of Deposits,	\$219,093 67	\$289,722 64	\$881,052 54	\$169,313 85	\$26,517 81
Number of Deposits during year preceding, .	709	452	1,738	1,966	-
Amount of the same,	\$48,918 00	\$51,751 00	\$127,512 82	\$52,850 75	-
Number of Deposits received during the year of and exceeding \$300 at one time, . .	29	46	73	65	29
Amount of the same,	\$11,161 00	\$22,777 00	\$40,139 57	\$33,936 27	\$13,945 49
Number of withdrawals during the year, .	264	302	970	308	16
Amount of the same,	\$50,125 62	\$25,989 95	\$124,118 42	\$36,743 45	\$1,337 75
Number of accounts opened during the year, .	229	120	402	180	197
Number of accounts closed during the year, .	122	48	303	43	7
Amount of surplus on hand,	\$2,750 00	\$12,975 65	\$29,745 24	\$1,276 31	-
Public Funds,	45,000 00	21,000 00	71,000 00	12,300 00	-
Loans on public funds,	-	-	1,950 00	-	\$225 00
Bank Stock,	8,900 00	48,800 00	35,164 50	5,200 00	4,220 00
Loans on bank stock,	5,000 00	-	9,000 00	-	-
Deposits in banks, bearing interest, . .	-	-	22,126 29	-	672 50
Railroad Bonds,	-	-	-	-	-
Loans on railroad stock,	-	-	-	-	-

Invested in real estate,	-	-	-	-	-	-	-	-	-
Loans on mortgage of real estate,	\$100,160 00	\$215,050 00	\$648,155 00	\$121,865 00	\$13,325 00				
Loans to county or town,	-	13,000 00	27,400 00	5,500 00	-				
Loans on personal security,	63,280 00	-	95,028 00	17,675 00	5,875 00				
Cash on hand,	13 20	4,848 19	-	8,050 16	1,001 70				
Rate and amount of ordinary Dividends for last year,	6 per cent, \$11,558 03	6 per cent., \$15,086 38	6 per cent, \$45,516 07	6 per cent., \$7,419 82	-				
Average annual per cent. of Dividends ending at time of and including last extra,	7 per cent.	7 per cent.	6 ⁶⁵ / ₁₀₀ per cent.	6 ¹ / ₂ per cent.	-				
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	-				
Annual Expenses of the institution,	\$722 00	\$978 48	\$2,881 37	\$200 00	\$117 72				

Canton Institution for Savings.—Public Funds—United States Bonds, \$45,000.
 Bank Stock owned—Neponset, \$6,700; Market, 500; North, 1,700.
 Loans on Bank Stock—On 50 shares First National, Eastern, \$5,000.

Cohasset Savings Bank.—Public Funds—United States Bonds, \$20,000; Roxbury, 1,000.
 Bank Stock owned—Atlas, \$3,000; Blackstone, 2,000; City, 4,300; Columbian, 2,000; Continental, 2,500; Eagle, 1,800; Everett, 1,000; Hide and Leather, 2,500; Market, 1,000; Maverick, 1,300; Merchants, 2,300; Boston, 3,500; North, 1,200; Republic, 2,200; Revere, 6,000; First National, Boston, 1,000; Shawmut, 3,200; State, 1,600; Tremont, 2,300; Union, 1,500; Washington, 1,000; Webster, 1,600.

Dedham Institution for Savings.—Public Funds—United States Bonds, \$71,000.
 Loan on Public Funds—United States Bonds, \$1,950.

Bank Stock owned—Dedham, \$12,987.50; Howard, 4,094.50; Blackstone, 4,625; Atlas, 5,650; State, 1,451.50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Commerce, 2,348.50.
 Loans on Bank Stock—On Cambridge, \$900; Dedham, 8,100.
 Deposits in Bank bearing interest—Dedham, \$22,126.29.

Forborough Savings Bank.—Public Funds—United States Bonds, \$12,300
 Bank Stock owned—Wrentham, \$700; Boylston, 1,200; Webster, 1,000; Hide and Leather, 1,500; Faneuil Hall, 800.

Benjamin Franklin Savings Bank.—Loans on United States Bonds, \$225.
 Bank Stock owned—Wrentham, \$1,620; Franklin, 2,600.
 Deposits in Bank bearing interest—Franklin, \$672.50.
 * Commenced business, April 24, 1871.

	HYDE PARK.		MEDWAY.		QUINCY.		RANDOLPH.		WEYMOUTH.	
	Hyde Park Savings Bank.		Medway Savings Bank.		Quincy Savings Bank.		Randolph Savings Bank.		South Weymouth Savings Bank.	
Number of Depositors,	136*	198†	2,409	1,478	538					
Amount of Deposits,	\$11,883 79	\$18,081 32	\$774,428 04	\$431,233 03	\$174,020 26					
Number of Deposits during year preceding, .	259	380	2,114	1,427	517					
Amount of the same,	\$15,558 29	\$21,192 31	\$198,463 27	\$151,827 44	\$65,748 23					
Number of Deposits received during the year of and exceeding \$300 at one time, . .	17	17	149	128	49					
Amount of the same,	\$8,525 00	\$8,575 00	\$82,384 00	\$62,256 66	\$29,657 00					
Number of withdrawals during the year, .	24	31	934	549	138					
Amount of the same,	\$3,674 00	\$3,110 99	\$111,717 72	\$71,755 66	\$19,733 61					
Number of accounts opened during the year, .	145	214	544	418	156					
Number of accounts closed during the year, .	9	16	231	157	47					
Amount of surplus on hand,	-	-	-	-	\$5,552 20					
Public Funds,	-	-	\$143,000 00	\$90,000 00	-					
Loans on public funds,	-	-	700 00	2,500 00	-					
Bank Stock,	-	\$2,400 00	54,234 86	59,800 00	59,990 61					
Loans on bank stock,	-	-	23,000 00	-	-					
Deposits in banks, bearing interest, . .	\$1,036 37	868 18	3,705 19	-	-					
Railroad Bonds,	-	-	20,000 00	84,000 00	-					
Loans on railroad stock,	-	-	-	-	-					

Invested in real estate,	-	-	-	-	-	-	-
Loans on mortgage of real estate,	\$5,800 00	\$9,675 00	\$437,733 81	\$105,600 00	\$83,709 66		
Loans to county or town,	4,000 00	3,000 00	89,000 00	46,000 00	4,000 00		
Loans on personal security,	-	1,875 00	-	25,700 00	12,647 95		
Cash on hand,	83 67	1,049 71	4,305 12	13,617 36	2,732 85		
Rate and amount of ordinary Dividends for last year,	-	-	6 per cent., \$39,841 70	6 per cent., \$17,892 18	6 per cent., \$7,972 75		
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	8 ³⁶ / ₁₀₀ per cent.	7 ¹ / ₂ per cent.	-		
Extra Dividend, how often declared,	Every 5 years.	-	Every 5 years.	Every 5 years.	Every 3 years.		
Annual Expenses of the institution,	\$250 00	-	\$2,000 00	\$600 00	\$400 00		

Hyde Park Savings Bank.—Deposits in Bank bearing interest—Commonwealth, \$1,036 37.
* Commenced business June 17, 1871.

Medway Savings Bank.—Bank Stock owned—Holliston, \$2,400.
Deposits in Bank bearing interest—Hide and Leather, \$67.18.
† Commenced business March 30, 1871.

Quincy Savings Bank.—Public Funds—United States Bonds, \$143,000.
Loan on Public Funds—United States Bonds, \$700.
Bank Stock owned—Washington, \$844; Hide and Leather, 1,500; Eliot, 1,706.20; Webster, 2,000; Exchange, 1,975.33; Merchants', 2,657.50; Boston, 3,338.08; Atlas, 3,806.25; State, 2,600; North, 3,050; Traders', 3,555; North America, 6,725; Mount Wollaston, 10,100; Granite, 10,377.50.
Loans on Bank Stock—On 150 shares Republic, \$15,000; 80 First National, South Weymouth, 8,000.
Deposits in Bank bearing interest—Granite, \$3,705.19.
Railroad Bonds—Old Colony, \$20,000.

Randolph Savings Bank.—Public Funds—United States Bonds, \$65,000; Maine, 5,000; New Hampshire, 10,000; Portland, 10,000.
Loans on Public Funds—On United States Bonds, \$2,500.

Bank Stock owned—Eliot, \$2,000; Blackstone, 4,500; New England, 1,000; North America, 2,000; Eagle, 1,500; Everett, 2,000; Traders', 2,500; Redemption, 4,200; Continental, 5,000; Commonwealth, 5,000; State, 1,500; Merchants', 2,200; Howard, 1,500; Commerce, 3,500; Tremont, 5,000; North, 2,800; Shawmut, 1,600; City, 1,000; Exchange, 1,000; Market, 2,500; Boston, 2,000; Hide and Leather, 2,000; Webster, 1,000; Taunton, 2,500.
Railroad Bonds—Eastern, \$10,000; Old Colony, 74,000.

South Weymouth Savings Bank.—Bank Stock owned—North America, \$6,530.25; Shawmut, 6,250.25; Globe, 2,499; Tremont, 3,546.25; South Weymouth, 1,511.25; Eliot, 3,006.75; New England, 2,605; Redemption, 12,910.25; Reverse, 2,460; Howard, 2,180; Columbian, 4,994.62; Boston, 8,922.99; Blackstone, 7,500; Webster, 2,029.75; Eagle, 1,864; Continental, 1,180.25.

	WEYMOUTH.		ATTLEBOROUGH.		FAIRHAVEN.		FALL RIVER.	
	Weymouth and Braintree Institution for Savings.		Attleborough Savings Bank.		Fairhaven Institution for Savings.		Citizens' Savings Bank. Fall River Savings Bank.	
Number of Depositors,	2,264		570		1,080		2,728	10,812
Amount of Deposits,	\$645,337 88		\$144,981 77		\$493,329 12		\$1,715,066 44	\$5,195,461 86
Number of Deposits during year preceding, .	1,227		824		602		7,223	24,076
Amount of the same,	\$117,633 48		\$94,207 50		\$136,870 51		\$461,612 56	\$1,438,957 84
Number of Deposits received during the year of and exceeding \$300 at one time, . .	49		67		120		356	1,199
Amount of the same,	\$66,772 00		\$41,151 70		\$72,750 19		\$235,449 84	\$780,916 00
Number of withdrawals during the year, .	648		341		752		2,428	9,066
Amount of the same,	\$70,053 63		\$46,103 01		\$66,219 32		\$279,811 12	\$787,825 70
Number of accounts opened during the year,	407		234		165		648	2,463
Number of accounts closed during the year, .	170		78		96		406	1,220
Amount of surplus on hand,	\$12,963 54		-		\$30,873 77		\$826 13	\$50,000 00
Public Funds,	113,500 00		-		131,800 00		161,000 00	853,000 00
Loans on public funds,	-		-		1,457 00		-	-
Bank Stock,	66,200 00		\$2,290 50		138,100 00		285,891 50	661,600 00
Loans on bank stock,	-		-		15,979 25		-	-
Deposits in banks, bearing interest, . .	-		41,336 93		-		-	-
Railroad Bonds,	10,000 00		-		-		-	20,000 00
Loans on railroad stock,	-		-		17,700 00		-	-

Invested in real estate,	-	-	\$3,500 00	-	\$50,000 00
Loans on mortgage of real estate,	\$403,206 00	\$44,600 00	5,265 68	\$460,801 00	1,037,765 00
Loans to county or town,	28,300 00	10,100 00	40,500 00	2,998 75	142,000 00
Loans on personal security,	28,028 00	52,600 00	151,986 37	886,540 00	2,368,673 99
Cash on hand,	19,063 42	-	-	262 31	62,422 87
Rate and amount of ordinary Dividends for last year,	6 per cent, \$34,056 03	8 per cent, \$8,651 70	7 per cent, \$28,964 78	7 per cent, \$105,878 90	7½ per cent, \$309,803 83
Average annual per cent. of Dividends ending at time of and including last extra,	7⅞ per cent.	-	-	-	-
Extra Dividend, how often declared,	Every 5 years.	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$1,200 00	\$100 00	\$1,375 00	\$3,461 10	\$6,550 53

Weymouth and Braintree Institution for Savings—Public Funds—United States Bonds, \$113,500.

Bank Stock owned—Merchants', Boston, \$1 200; North, 1 400; Hide and Leather, 7 500; Webster, 2 700; Washington, 4 000; Exchange, 1 500; Republic, 3 000; Maverick, 2 200; Weymouth, 40 000; City, Boston, 2 700.

Railroad Bonds—Old Colony and Newport, \$10,000.

Attleborough Savings Bank—Bank Stock owned—Attleborough, \$2,290 50.

Deposits in Bank bearing interest—Attleborough, \$41,336 93.

Fairhaven Institution for Savings—Public Funds—United States Bonds, \$88 800; Bath, 9 000; Portland, 6 000; Bangor, 13 000; Dartmouth, 10 000; Belfast, 5 000. Loans on Public Funds—On \$1,200 United States Bonds, \$1 200; On \$500 do. 150; On \$300 do. 107.

Bank Stock owned—Fairhaven, \$20 000; First National, New Bedford, 7 000; Mechanics', New Bedford, 6 800; Commerce, New Bedford, 2 100; Commerce, Boston, 20 100; Republic, 7 500; Boston, 30 000; Eliot, 8 100; North, 5 600; Webster, 12 500; Merchants', Boston, 8 000; Traders', 8 200; State, 900; Howard, 1 300.

Loans on Bank Stock—On 20 shares Fairhaven, \$454; 4 do. 200; 60 do. 4 000; 5 do. 400; 8 do. 600; 2 do. 125; 10 do. 619 96; 11 Mechanics', 577 79; 4 Commerce, 292 50; 8

Webster, 700; 20 Commerce and 20 Blackstone, 4 000; 10 Blackstone and 30 Boston, 4 000.

Loans on Railroad Stock—On 180 shares Boston and Albany, \$17,700.

Citizens' Savings Bank, Fall River—Public Funds—United States Bonds, \$161,000. Bank Stock owned—Pocasset, \$80 000; Union, Fall River, 15 500; Metacomet, 28 700; Fall River, 9 712 50; Second National, Fall River, 18 000; Commerce, Boston, 10 000; Maverick, 4 779; Eliot, 7 900; First National, Boston, 25 000; Redemption, 4 900; Merchants', Boston, 5 000; Railroad, 2 500; Hide and Leather, 22 500; Howard, 14 000; Revere, 37 400.

Fall River Savings Bank—Public Funds—United States Bonds, \$853 000.

Bank Stock owned—Fall River, \$60 300; Massasoit, 42 200; Metacomet, 75 600; Second National, Fall River, 15 000; Union, 23 000; First National, New Bedford, 50 000; Commerce, New Bedford, 25 000; Commerce, Boston, 53 500; North America, 40 000; Merchants', Boston, 16 000; Faneuil Hall, 40 000; Washington, 20 000; Webster, 27 500; Eliot 18 300; Hide and Leather, 27 000; First National, Boston, 33 000; Revere, 40 000; Merchants', New Bedford, 22 000; Howard, 30 000; Second National, Boston, 23 200.

	FALL RIVER.		NEW BEDFORD.	
	Fall River Five Cents Savings Bank.	Union Savings Bank.	New Bedford Five Cents Savings Bank.	New Bedford Institution for Savings.
Number of Depositors,	5,244	1,140	10,164	14,743
Amount of Deposits,	\$1,220,767 05	\$517,188 48	\$2,152,895 05	\$6,290,852 65
Number of Deposits during year preceding,	14,973	2,532	10,958	10,484
Amount of the same,	\$448,628 89	\$396,449 19	\$653,830 82	\$1,503,920 44
Number of Deposits received during the year of and exceeding \$300 at one time,	299	362	554	1,271
Amount of the same,	\$207,199 00	\$233,752 76	\$336,745 05	\$803,525 25
Number of withdrawals during the year,	2,297	815	5,974	12,352
Amount of the same,	\$225,680 61	\$133,503 09	\$558,311 37	\$1,228,544 57
Number of accounts opened during the year,	1,180	814	2,080	2,803
Number of accounts closed during the year,	477	259	1,093	1,854
Amount of surplus on hand,	-	\$22,153 28	\$11,908 19	\$149,462 74
Public Funds,	\$250,000 00	20,000 00	371,300 00	1,807,382 25
Loans on public funds,	-	-	13,305 00	22,499 00
Bank Stock,	152,300 00	16,600 00	103,100 00	1,179,350 00
Loans on bank stock,	-	1,000 00	3,970 00	24,100 00
Deposits in banks, bearing interest,	-	-	-	67,542 14
Railroad Bonds,	171,661 25	-	83,500 00	56,360 00
Loans on railroad stock,	-	-	-	15,150 00

Invested in real estate,	.	.	.	.	.	.	-	-	\$7,331 40
Loans on mortgage of real estate,	.	.	.	.	.	.	\$173,350 00	\$343,742 64	2,133 67
Loans to county or town,	.	.	.	.	.	.	-	1,210 00	1,639,192 00
Loans on personal security,	.	.	.	.	.	.	522,400 00	221,721 24	1,581,149 93
Cash on hand,	.	.	.	.	.	.	3,773 35	11,340 52	4,409 69
Rate and amount of ordinary Dividends for last year,	.	.	.	.	.	.	7 per cent., \$68,476 63	6 per cent., \$124,003 11	7 per cent. \$401,764 37
Average annual per cent. of Dividends ending at time of including last extra,	.	.	.	.	.	.	-	-	-
Extra Dividend, how often declared,	.	.	.	.	.	.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	.	.	.	.	.	.	\$2,200 00	\$6,500 00	\$12,865 55

Fall River Five Cents Savings Bank.—Public Funds—U States Bonds, \$250,000. Bank Stock owned—Atlantic, \$1,800; Atlas, 3,000; Commerce, 1,000; Blackstone, 12,000; Boston, 3,200; Broadway, 5,000; Elhot 1,500; First National, Boston, 5,000; Howard, 13,800; Maverick, 2,200; Exchange, Boston, 4,000; Hide and Leather, 7,500; Shawmut, 6,700; Webster, 3,000; First National, Malden, 10,000; First National, Chelsea, 30,000; Monument, 8,500; Oxford, 2,000; South Reading, 7,200; Union, 5,500; Revere 10,000; Second National, Fall River, 13,200; Metacomet, 4,400.

Union Savings Bank—Public Funds—Boston Bonds, \$10,000; Fall River, 10,000 Bank Stock owned—Union, Fall River, \$11,440; Pocasset, 2,400; Metacommet, 2,760. Loans on Bank Stock—On Fall River, \$1,000.

New Bedford Five Cents Savings Bank—Public Funds—United States Bonds,
\$87,200.

Loans on United States Bonds, \$13,305.
Bank Stock owned—First National, Boston, \$10,000; Third National, Springfield, 10,000; Merchants', New Bedford, 49,400; Revere, 16,000; Worcester County, 8,000; First National, New Bedford, 2,000; Commerce, 200; Merchants', Boston, 5,000; State, 5,000; Tremont, 2,500.
Railroad Bonds—Mansfield and Framingham, \$32,500; Eastern, 50,000.

New Bedford Institution for Savings. — Public Funds — United States Bonds, \$1 175,000; Massachusetts, 27,000; New Hampshire, 105,000; Connecticut, 21,000; Meriden, 50,000; Norwalk, 10,000; Hartford, 36,760; Middletown, 49,975; Manchester, 20,000; Concord, 5,000; Dover, 10,000; Portland, 47,200; Bath, 42,165;

Augusta, 4,320; Bangor, 87,000; Rockland, 44,922; County of Sagadahoc, 27,750; Burlington, 27,290.25; Newport, 8,000.

Loans on United States Bonds, \$432,499

Bank Stock owned—Merchants', \$109,600; First National, 165,600; Commerce, 100,000; Mechanics', 400,000,—all in New Bedford: Hide and Leather, 10,000; Boston, 14,800; Commonwealth, 5,000; Howard, 13,800; Exchange, 2,000; Second National, Boston, 42,600; North America, 28,000; Broadway, 10,700; Maverick, 10,000; First National, Boston, 23,000; Continental, 25,000; Merchants', Boston, 15,000; Eliot, 8,800; North, 22,100; City, Boston, 2,700; Shawmut, 9,000; Tremont, 32,800; Hamilton, 8,800; Commerce, 45,100; Republic, 38,500; Washington, 13,000; Massachusetts, 18,250; Eagle, 14,800; Shoe and Leather, 5,000; Union, Boston, 2,400; Atlas, 36,000; State, 8,200; Traders', 13,000; Columbian, 26,000; Revere, 52,500; New England, 2,700; Webster, 12,000; Monument, 10,000; First National, Chelsea, 20,000; South Reading, 7,000; Fall River, 20,000; Metacomet, 25,000; First National, Malden, 15,000; Fairhaven, 3,600; Railroad, 9,000; Third National, Springfield, 20,000.

Loans on Bank Stock—On 92 shares Merchants', New Bedford, \$8,550; 15 First National, New Bedford, 1,000; 32 Commerce, New Bedford, 2,400; 118 Mechanics', New Bedford, 9,700; 15 Falmouth, 1,450; 21 State, 1,000.

Deposits in Banks bearing interest—Merchants', \$1,008.75; First National, 26,478.52; Commerce, 1,529.84; Mechanics', 26,071.60,—all in New Bedford; Massachusetts, 12,453.43.

Railroad Bonds—New Bedford and Taunton, \$56,360.
Loans on Railroad Stock and Bonds—On \$2,000 New Bedford and Taunton Bonds, \$2,000; on 150 shares Pittsfield and North Adams, 12,570; 5 Boston and Albany, 400.

	NORTH EASTON.		TAUNTON.		ABINGTON.		EAST ABINGTON.
	North Easton Savings Bank.		Bristol County Savings Bank.	Taunton Savings Bank.	Abington Savings Bank.	East Abington Savings Bank.	
Number of Depositors,	663		7,134	2,395	2,279		872
Amount of Deposits,	\$170,790 10		\$2,141,366 60	\$737,126 86	\$623,195 80		\$159,502 67
Number of Deposits during year preceding, .	692		6,858	4,011	1,421		921
Amount of the same,	\$61,297 80		\$846,740 40	\$498,930 83	\$124,164 46		\$102,520 83
Number of Deposits received during the year of and exceeding \$300 at one time, . .	30		459	438	97		90
Amount of the same,	\$16,372 92		\$305,068 00	\$259,708 00	\$48,829 00		\$47,697 00
Number of withdrawals during the year, .	394		4,887	1,460	896		374
Amount of the same,	\$52,106 52		\$500,083 81	\$161,177 40	\$92,946 24		\$39,371 30
Number of accounts opened during the year, .	131		1,520	1,222	322		333
Number of accounts closed during the year, .	136		896	361	227		89
Amount of surplus on hand,	\$262 74		\$33,475 65	-	\$22,905 48		\$2,256 41
Public Funds,	56,675 55		375,050 00	\$31,000 00	191,183 33		-
Loans on public funds,	-		11,800 00	4,300 00	5,435 00		1,550 00
Bank Stock,	34,892 25		47,584 00	48,721 11	35,200 00		48,672 35
Loans on bank stock,	17,000 00		2,000 00	4,800 00	4,540 00		-
Deposits in banks, bearing interest, . .	-		-	-	23,302 82		5,893 39
Railroad Bonds,	13,390 00		-	30,000 00	57,261 40		2,049 00
Loans on railroad stock,	-		23,000 00	8,000 00	-		-

Invested in real estate,	\$5,000 00	-	-	-
Loans on mortgage of real estate,	1,214,087 43	\$523,163 75	\$258,098 66	\$94,371 72
Loans to county or town,	8,400 00	-	26,552 79	-
Loans on personal security,	486,598 50	95,607 50	41,340 00	5,770 00
Cash on hand,	6,334 24	17,818 27	2,591 96	2,772 64
Rate and amount of ordinary Dividends for last year,	7 per cent., \$129,298 19	7 per cent., \$30,513 21	6 per cent., \$32,757 34	6 per cent., \$6,061 37
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	7 $\frac{3}{4}$ per cent.	-
Extra Dividend, how often declared,	No extra.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	\$5,700 00	\$1,500 00	\$1,500 00	\$350 00

North Easton Savings Bank.—Public Funds—United States Bonds, \$25,970.55; New Hampshire, 2,000; Bangor, 6,960; Bath, 2,000; Portland, 13,745; Newburyport, 5,000.

Bank Stock owned—First National, Easton, \$10,690; Neponset, 8,100; Bristol County, 4,560; Taunton, 920.50; Redemption, 1,989; Traders', 3,632.75; Commonwealth, 5,000.

Loans on Bank Stock—On 213 shares First National, \$17,000.

Railroad Bonds—Old Colony and Newport, \$13,390.

Bristol County Savings Bank.—Public Funds—United States Bonds, \$295,050; Maine, 70,000; Salem, 10,000.

Loan on United States Bonds, \$11,800.

Bank Stock owned—Machinists', \$14,477; Bristol County, 5,032; Fairhaven, 4,000; Boston, 4,000; First National, Boston, 10,075; Third National, Springfield, 10,000.

Loans on Bank Stock—On 2 shares Bristol County, \$200; 5 Hide and Leather, 500; 9 Machinists', 1,000; 5 do. 300.

Loans on Railroad Stock and Bonds—On 30 shares Old Colony and Newport, \$3,000; on \$10,000 Boston, Clinton, and Fitchburg Bonds, 10,000; on \$10,000 Fitchburg and Worcester Bonds, 10,000.

Taunton Savings Bank.—Public Funds—Bangor Bonds, \$31,000.

Loans on United States Bonds, \$4,300.

Bank Stock owned—Merchants', New Bedford, \$27,200; First National, New Bedford, 2,201.50; Atlas, 6,208.61; Taunton, 9,790; Bristol County, 3,321.

Railroad Bonds—Cape Cod, \$30,000.

Loans on Railroad Stock—On Fitchburg and Worcester, \$8,000.

Abington Savings Bank.—Public Funds—United States Bonds, \$132,500; Charlestown, 20,000; Bangor, 17,158.33; Meriden, 21,525.

Loans on United States Bonds, \$5,435.

Bank Stock owned—Boston, \$4,100; Republic, 4,500; Hide and Leather, 3,800; Eliot, 3,400; Webster, 2,300; First National, Adams, 4,000; Abington, 7,100; Howard, 2,700; Traders', 3,300.

Loans on Bank Stock—On 55 shares Abington, \$4,540.

Deposits in Bank bearing interest—Blackstone, \$23,302.82.

Railroad Bonds—Eastern, \$34,116.66; Old Colony and Newport, 23,144.74.

East Abington Savings Bank.—Loans on United States Bonds, \$1,550.

Bank Stock owned—State, \$2,071; Hide and Leather, 4,832.50; Revere, 11,644.25; Webster, 8,290.60; Traders', 4,487; Continental, 5,190; Eliot, 1,112.75; Howard, 7,428.50; Market, 3,615.25.

Deposits in Bank bearing interest—Redemption, \$5,893.39.

Railroad Bonds—Connecticut and Passumpsic River, \$2,049.

	HINGHAM.		E. BRIDGEWATER.		N. BRIDGEWATER.		PLYMOUTH.	
	Hingham Institution for Savings.		East Bridgewater Savings Bank.		North Bridgewater Savings Bank.		Plymouth Savings Bank.	Plymouth Five Cents Savings Bank.
Number of Depositors,	3,455		51*		1,786		6,459	2,060
Amount of Deposits,	\$1,211,237 58		\$4,062 06		\$388,057 89		\$1,701,634 14	\$362,690 25
Number of Deposits during year preceding, .	1,550		-		1,870 00		2,847	1,644
Amount of the same,	\$155,190 09		-		\$202,517 57		\$236,785 08	\$93,490 58
Number of Deposits received during the year of and exceeding \$300 at one time, . .	149		5		151		227	77
Amount of the same,	\$73,309 34		\$1,900 00		\$94,391 30		\$91,908 00	\$36,376 63
Number of withdrawals during the year, .	992		11		1,080		2,886	536
Amount of the same,	\$110,298 57		\$917 00		\$147,290 18		\$215,238 07	\$57,873 48
Number of accounts opened during the year, .	394		51		581		837	338
Number of accounts closed during the year, .	226		5		317		443	142
Amount of surplus on hand,	-		-		\$1,603 19		\$62,512 11	\$4,799 69
Public Funds,	\$247,800 00		\$455 00		1,900 00		561,546 25	127,200 00
Loans on public funds,	2,525 00		-		-		13,920 00	3,100 00
Bank Stock,	141,600 00		-		32,427 62		419,275 00	22,700 00
Loans on bank stock,	5,520 00		-		-		5,200 00	1,525 00
Deposits in banks, bearing interest, . .	-		-		-		-	-
Railroad Bonds,	-		975 00		-		66,500 00	40,000 00
Loans on railroad stock,	-		-		-		23,890 00	140 00

Invested in real estate,	\$1,921 03	-	-	-	\$8,174 00	\$2,850 00
Loans on mortgage of real estate,	754,397 13	\$1,550 00	\$206,749 48	481,429 00	119,446 00	
Loans to county or town,	17,750 00	-	-	36,500 00	12,000 00	
Loans on personal security,	21,268 00	200 00	138,499 95	115,055 13	34,065 00	
Cash on hand,	15,776 79	911 34	10,084 03	35,794 00	3,913 63	
Rate and amount of ordinary Dividends for last year,	6 per cent., \$65,678 67	-	6 per cent., \$17,926 92	7 per cent., \$109,708 82	6 per cent., \$18,613 39	
Average annual per cent. of Dividends ending at time of and including last extra,	8½ per cent.	-	-	-	-	
Extra Dividend, how often declared,	Every 5 years.	-	No extra.	No extra.	No extra.	
Annual Expenses of the institution,	\$2,218 91	-	\$1,200 00	\$4,500 00	\$1,301 35	

Hingham Institution for Savings.—Public Funds—United States Bonds, \$232,800; Maine, 10 000; Rhode Island, 5,000.

Loans on Public Funds—United States Bonds, \$2,525.
Bank Stock owned—Hingham, \$15,000; Union, Weymouth, 2,800; Abington, 1,500; Old Colony, 1,600; Merchants', 7,500; Hamilton, 4,200; Market, 3,600; City, 3,200; Revere, 15,000; Atlas, 7,500; Globe, 3,000; Tremont, 8,000; Shoe and Leather, 5,000; State, 2,600; Union, 5,000; Republic, 7,500; Webster, 3,500; Suffolk, 2,300; Eagle, 10,000; New England, 2,000; North America, 8,000; Commerce, 11,000; Atlantic, 3,800; First National, Boston, 5,000; First National, Chelsea, 3,000.
Loans on Bank Stock—On 25 shares Mechanics', \$2,250; 15 Hingham, 9 Old Colony, 2,000; 5 Hingham, 370; 10 Webster, 900.

East Bridgewater Savings Bank—Public Funds—Rockland Bonds, \$455.

Railroad Bonds—Old Colony and Newport, \$975.

* Commenced business June 1, 1871.

North Bridgewater Savings Bank—Public Funds—United States Bonds, \$1,900.
Bank Stock owned—Traders', \$540 25; State, 1,320; New England, 728; North America, 12,115; Redemption, 1,053; Everett, 1,082; First National, Malden, 2,500; First National, Chelsea, 12,491 25; Market, Brighton, 598 12.

Plymouth Savings Bank.—Public Funds—United States Bonds, \$347,000; Massachusetts, 27,500; Maine, 51,500; Rhode Island, 12,000; Vermont, 3,000; Salem, 10,000; Cambridge, 7,000; Newburyport, 5,000; Charlestown, 14,733 75; Plymouth, 13,000; Hartford, 466,250; Portland, 33,900; Meriden, 26,250.
Loans on United States Bonds, \$13,920.

Bank Stock owned—State, \$13,000; Merchants', 21,375; Plymouth, 21,800; Old Colony, 25,200; Bristol County, 17,100; Hingham, 5,700; Market, 10,240; Traders', 6,800; City, Boston, 8,400; Suffolk, 6,200; North, 900; Second National, Boston, 27,000; Blackstone, 4,320; Tremont, 19,500; Atlantic, 3,690; Eagle, 8,000; New England, 8,600; Boylston, 5,000; Exchange, Boston, 12,190; Abington, 1,500; Commerce, 14,400; North America, 12,000; Railroad, 11,000; Globe, 2,900; Massachusetts, 9,292 50; Freeman's, 2,100; Atlas, 23,400; Union, 10,000; Hamilton, 5,800; Boston, 13,567 50; Commonwealth, 10,000; Shawmut, 8,950; Webster, 10,000; Columbian, 4,200; Revere, 16,000; Third National, Springfield, 10,000; Old Boston, 5,450; Howard, 5,400; Republic, 18,800.

Loans on Bank Stock—Bristol County, \$1,500; Plymouth, 2,800; Old Colony, 1,000. Railroad Bonds—Old Colony and Newport, \$66,500.

Loans on Railroad Stock—Old Colony and Newport, \$23,390.

Plymouth Five Cents Savings Bank.—Public Funds—United States Bonds, \$79,200; Maine, 20,000; New Hampshire, 9,000; Rhode Island, 5,000; Portland, 11,000; Bangor, 2,000; Bath, 1,000.

Loans on United States Bonds, \$2,000; Plymouth, 1,100.

Bank Stock owned—Atlas, \$2,500; Merchants', 1,000; Revere, 2,000; North, 600; Shoe and Leather, 500; Commerce, 1,000; Republic, 1,500; Third National, Springfield, 1,000; Old Colony, 2,500; Plymouth, 1,300; City, 1,000; Commonwealth, 5,000; Webster, 2,500; Collateral Loan Company, 300.

Loans on Bank Stock—On 12 shares Plymouth, \$1,206; 8 Old Colony, 319

Railroad Bonds—Old Colony and Newport, \$27,000; Eastern, 12,000; Cheshire, 1,000.

Loans on Railroad Stock—On 3 shares Old Colony, \$140.

	SCITUATE.		SOUTH SCITUATE.		WAREHAM.		BARNSTABLE.		HARWICH.	
	Scituate Savings Bank.		South Scituate Savings Bank.		Wareham Savings Bank.		Barnstable Savings Bank.		Cape Cod Five Cents Savings Bank.	
Number of Depositors,	322		998		1,260		3,464		1,053	
Amount of Deposits,	\$111,787 63		\$313,528 64		\$414,024 98		\$1,221,838 28		\$368,557 77	
Number of Deposits during year preceding, .	136		377		906		1,390 00		1,126	
Amount of the same,	\$24,571 00		\$47,002 31		\$89,302 80		\$195,402 00		\$152,628 39	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	36		48		80		202		131	
Amount of the same,	\$17,167 00		\$21,357 33		\$41,250 66		\$111,353 00		\$71,126 00	
Number of withdrawals during the year, .	136		311		681		993		583	
Amount of the same,	\$8,150 70		\$33,224 95		\$87,349 72		\$124,612 00		\$66,818 70	
Number of accounts opened during the year, .	56		119		265		435		426	
Number of accounts closed during the year, .	16		79		162		286		190	
Amount of surplus on hand,	\$7,771 79		\$2,562 49		\$27,871 40		\$23,810 09		\$175 00	
Public Funds,	-		10,850 00		-		133,000 00		13,200 00	
Loans on public funds,	-		-		-		1,000 00		-	
Bank Stock,	17,302 25		46,700 00		184,012 84		184,406 56		21,394 83	
Loans on bank stock,	-		-		19,600 00		12,625 00		-	
Deposits in banks, bearing interest, . .	-		-		-		12,522 00		8,141 13	
Railroad Bonds,	-		-		14,910 05		-		-	
Loans on railroad stock,	-		-		9,400 00		-		-	

Invested in real estate,	- - -	- - -	- - -	\$3,500 00	- - -
Loans on mortgage of real estate,	\$76,434 76	\$216,956 68	\$19,200 00	655,189 69	\$91,600 63
Loans to county or town,	13,170 00	9,132 00	8,000 00	30,000 00	18,100 00
Loans on personal security,	2,483 23	30,670 00	176,026 82	225,645 37	224,874 10
Cash on hand,	5,359 72	3,645 47	10,746 67	14,542 01	1,261 06
Rate and amount of ordinary Dividends for last year,	6 per cent., \$5,614 72	6 per cent., \$17,491 89	7 per cent., \$26,540 94	7 per cent., \$76,636 99	6 per cent., \$19,120 98
Average annual per cent of Dividends ending at time of and including last extra,	- - -	- - -	- - -	- - -	- - -
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$225 00	\$700 00	\$1,189 58	\$2,500 00	\$995 00

Schuitte Savings Bank.—Bank Stock owned—Merchants', \$1,060; Blackstone, 1,011.25; Howard, 1,600; Shawmut, 1,262.50; Monument, 971; Boston, 7,050; North 1,225.50; Plymouth, 1,300; Washington, 400; State, 550; Hingham, 872.

South Scituate Savings Bank.—Public Funds—United States Bonds, \$10,850.

Bank Stock owned—Atlantic, \$1,000; Second National, Boston, 1,700; Merchants', 1,500; Washington, 1,600; City, 2,300; North, 4,500; Massachusetts, 500; Hamilton, 1,500; New England, 1,000; Eliot, 800; Globe, 300; Columbian, 3,200; Union, Boston, 1,000; Commerce, 4,000; Eagle, 2,300; Traders', 2,800; Webster, 2,000; Hingham, 2,800; Webster, 2,000; Revere, 6,500; Howard, 1,400; Shawmut, 1,300; Weymouth, 2,700.

Wareham Savings Bank.—Bank Stock owned—Exchange, Boston, \$700; Commerce, Boston, 6,770.75; First National, Boston, 2,000; Shoe and Leather, 6,600; Merchants', 11,220.95; City, Boston, 5,000; Second National, Boston, 7,246.25; Andover, 500; Merchants, New Bedford, 2,500; Webster, 10,541.25; North America, 9,225; Eagle, 10,591.50; Suffolk, 11,624.85; Blackstone, 12,991.26; Boylston, 11,603.50; Atlas, 11,228.25; Atlantic, 14,477.75; Shawmut, 10,000; Revere, 6,473; Republic, 3,000; Falmouth, 5,194.50; Wareham, 24,414.50.

Loans on Bank Stock—On Atlantic, \$10,000; South Reading, 9,600.

Railroad Bonds—Old Colony and Newport, \$14,910 05.
Loans on Railroad Stock—On Cape Cod, \$9,400.

Barnstable Savings Bank.—Public Funds—United States Bonds, \$133,000.

Loans on United States Bonds—\$1,000
Bank Stock owned—Old Colony, \$6,000; Bay State, 1,490.81; Merchants', Boston, 11,737.50; Tremont, 7,965; Commerce, 10,820; Market, 2,000; Blackstone, Boston, 22,400; Webster, 5,041.25; Eliot, 8,300; Union, Boston, 3,000; North, 3,282.50; North America, 12,090; Atlantic, 4,455; City, Boston, 1,804.50; Second National, Boston, 8,800; First National, Boston, 10,000; Washington, 3,700; First National, Yarmouth, 14,590; Boston, 6,600; Revere, 20,000; Republic, 15,000; Shawmut, 5,330.

Loans on Bank Stock—Cape Cod, \$3,400; First National, Hyannis, 1,500; First National, Yarmouth, 225; Blackstone, 2,000; Maverick, 5,500.
Deposits in Bank bearing interest—Traders', \$12,522.

Cape Cod Five Cents Savings Bank.—Public Funds—United States Bonds, \$500; Orleans, 3,000; Brewster, 9,700.

Bank Stock owned—Cape Cod, \$15,305.75; Shawmut, 2,601.58; First National, Yarmouth, 1,537.50; Republic, 1,950.
Deposits in Bank bearing interest—Shawmut, \$3,141.13.

BANK COMMISSIONER'S REPORT.

[Jan.

	HYANNIS.		PROVINCETOWN.		SANDWICH.		WELLFLEET.		NANTUCKET.	
	Hyannis Savings Bank.		Seamen's Savings Bank.		Sandwich Savings Bank.		Wellfleet Savings Bank.		Nantucket Institution for Savings.	
Number of Depositors,	923	1,583	431	804	1,557					
Amount of Deposits,	\$263,292 27	\$474,422 50	\$62,280 41	\$193,194 62	\$502,772 32					
Number of Deposits during year preceding, .	1,114	984	353	350	1,237					
Amount of the same,	\$168,057 87	\$119,825 39	\$18,430 29	\$57,482 15	\$128,351 09					
Number of Deposits received during the year of and exceeding \$300 at one time, . .	183	124	12	82	99					
Amount of the same,	\$107,311 27	\$60,166 04	\$5,862 00	\$36,096 75	\$62,419 06					
Number of withdrawals during the year, .	281	780	204	244	1,353					
Amount of the same,	\$37,596 51	\$71,287 73	\$11,978 66	\$26,962 62	\$107,156 62					
Number of accounts opened during the year, .	408	342	86	156	228					
Number of accounts closed during the year, .	94	190	40	55	130					
Amount of surplus on hand,	\$2,390 39	\$17,575 73	\$2,797 79	\$8,173 73	\$5,859 52					
Public Funds,	-	144,500 00	10,500 00	-	64,202 00					
Loans on public funds,	-	9,949 00	-	-	4,563 00					
Bank Stock,	45,632 50	60,000 00	-	115,422 79	118,200 00					
Loans on bank stock,	2,333 00	-	-	-	2,850 00					
Deposits in banks, bearing interest, . .	-	-	-	-	4,823 20					
Railroad Bonds,	15,000 00	28,500 00	-	-	-					
Loans on railroad stock,	6,651 00	-	-	-	650 00					

Invested in real estate,	-	\$3,003 85	-	-	\$8,575 00
Loans on mortgage of real estate,	\$65,159 75	30,764 00	\$32,492 00	\$8,325 00	274,190 50
Loans to county or town,	-	116,775 00	-	17,419 12	-
Loans on personal security,	136,044 08	85,076 50	19,333 35	53,644 50	19,576 53
Cash on hand,	2,091 75	9,830 88	1,630 71	4,469 30	15,675 34
Rate and amount of ordinary Dividends for last year,	7 per cent., \$10,846 78	7 per cent., \$25,301 47	6 per cent., \$3,128 00	7 per cent., \$10,128 81	6½ per cent., \$30,370 48
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	-	-	-
Extra Dividend, how often declared,	Every 5 years.	No extra.	Every 5 years.	No extra.	No extra.
Annual Expenses of the institution,	\$1,213 60	\$2,225 00	\$292 96	\$500 00	\$1,838 82

Hyannis Savings Bank.—Bank Stock owned—Suffolk, \$1,563; Atlantic, 3,911.25; State, 1,592.75; Columbian, 387.37; Atlas, 8.785; Commerce, 9.149; Continental, 5.000; Traders, 4.204.38; City, 920; Eagle, 762; Shawmut, 875.25; Monument, 5.100; First National, Malden, 1,856.25; Webster, 791.25; Blackstone, 735.
Loans on Bank Stock—On Hyannis National, \$2,333.
Railroad Bonds—Cape Cod, \$15 000.
Loans on Railroad Stock—Cape Cod, \$6,651.

Saunders Savings Bank.—Public Funds—United States Bonds, \$40,000; Chelsea, 50,000; Charlestown, 25,000; Portland, 26,000; Bangor, 2,000; Bath, 1,500.
Loans on United States Bonds, \$1,534.
Bank Stock owned—Boston, \$12,600; Republic, 10,000; Freeman's, 6,000; North America, 1,300; First National, Provincetown, 2,800; First National, Chelsea, 5,000; City, 1,000; Second National, Boston, 1,700; Howard, 1,500; Shawmut, 800; Reverse, 7,000; Blackstone, 200; State, 10,100.
Railroad Bonds—Old Colony and Newport, \$23,000; Cheshire, 5,500.

Sandwich Savings Bank.—Public Funds—United States Bonds, \$6,500; Bath City Bonds, 4,000.

Wellfleet Savings Bank.—Bank Stock owned—Hide and Leather, \$1,017.75; Redemption, 5,039.25; Webster, 3,765.75; Atlas, 12,660.50; Globe, 5,469.25; Elliot,

5,165.25; North, 1,865.62; Old Boston, 3,675; Continental, 5,370.50; Reverse, 2,997.12; Republic, 17,006.62; Tremont, 11,608.25; Third National, Boston, 5,226.92; Suffolk, 2,350; Blackstone, 6,233; Provincetown, 2,531.50; Union, 2,773.25; Merchants, 2,605.75; State, 1,982.75; Faneuil Hall, 4,933; Freeman's, 5,836.50; Traders, 1,265.
Nantucket Institution for Savings.—Public Funds—United States Bonds, \$57,850; Bath, 6,352.

Loans on Public Funds—On \$1,000 United States Bonds, \$1,000; on \$500 do. 66; on \$1,000 do. 750; on \$500 do. 400; on \$1,000 do. 500; on \$1,000 do. 700; on \$500 do. 147; on \$1,000 New Hampshire Bonds, 1,000.

Bank Stock owned—Atlas, \$7,500; City, Boston, 2,000; Commerce, Boston, 4,000; Exchange, Boston, 3,000; Eagle, 1,000; Faneuil Hall, 7,000; Merchants', Boston, 2,300; New England, 600; North America, 9,100; Reverse, 20,000; Shoe and Leather, 9,000; Mercantile Savings, 200; Traders, 4,500; Tremont, 4,800; Union, Boston, 700; Washington, 2,500; Webster, 7,500; Commerce, New Bedford, 3,000; Pacific, 17,800; State, 5,700; Continental, 1,200; Old Boston, 1,500; Shawmut, 1,300; First National, New Bedford, 2,000.

Loans on Bank Stock—On 13 shares Pacific, \$1,300; 5 Commerce, New Bedford, 850; on Savings Bank Deposits and Sureties, 1,200.

Deposits in Bank bearing interest—New England, \$4,823.20.

Loans on Railroad Stock—On 6 shares Boston and Albany, \$650.

A G G R E G A T E S.

	1871. One hundred and sixty Savings Banks.	1870. One hundred and thirty-nine Savings Banks.
Number of Depositors,	561,201	488,797
Amount of Deposits,	\$163,704,077 54	\$135,745,097 54
Number of Deposits during the last year, .	634,359	506,873
Amount of the same,	\$58,409,503 79	\$47,281,303 70
Number of Deposits during the last year of and exceeding \$300 at one time, . . .	45,684	37,249
Amount of the same,	\$26,992,748 51	\$21,356,204 33
Number of withdrawals during the last year,	337,985	280,549
Amount of the same,	\$34,888,870 82	\$28,136,078 80
Number of accounts opened during the last year,	146,664	121,999
Number of accounts closed during the last year,	73,986	64,907
Amount of surplus on hand,	\$2,894,043 45	\$2,487,174 05
Public Funds,	24,918,341 22	27,991,479 30
Loans on public funds,	1,150,476 60	1,873,396 95
Bank Stock,	16,046,834 89	14,252,653 38
Loans on bank stock,	1,275,945 19	1,149,571 35
Deposits in banks, bearing interest, . . .	1,313,403 94	1,635,054 03
Railroad Bonds,	2,259,957 85	1,840,747 02
Loans on railroad stock,	468,352 66	511,240 00
Invested in real estate,	1,700,325 32	1,392,513 66
Loans on mortgage of real estate,	74,396,622 97	53,034,566 56
Loans to counties, cities and towns in Mas- sachusetts,	14,221,097 10	11,926,503 37
Loans on personal security,	25,995,562 34	21,045,105 62
Cash on hand,	1,371,898 04	1,785,479 95
Average rate of ordinary Dividends for the last year,	6 $\frac{1}{11}$ per cent.	6 $\frac{1}{9}$ per cent.
Aggregate amount of ordinary Dividends for the last year,	\$8,103,004 24*	\$6,725,428 67†
Annual Expenses of the institution, . . .	429,080 09	375,734 09

The item "Public Funds" includes only bonds of the United States, of the New England States and New York, and of New England cities not in this State,—all Massachusetts town and city bonds being excluded, and classed with loans to counties, cities and towns. The investment in United States bonds is \$20,682,990.72.

* Calculated on the returns of 141 Banks,—19 Banks not having declared dividends when their returns were made.

† Calculated on the returns of 132 Banks.

The following statements were duly made to the Commissioner of Savings Banks, in accordance with provisions of the several Acts establishing the Collateral Loan Company of Boston, the Worcester Safe Deposit and Trust Company, and the New England Trust Company:—

CONDITION OF THE COLLATERAL LOAN COMPANY,
OCTOBER 28, 1871.

Capital Stock,	\$113,500 00	
Dividend account,	971 50	
Reserve account,	341 49	
Net profits (estimated),	4,007 17	
Notes payable,	2,000 00	
Proceeds of auction sale,	5,800 34	
Estimated expenses, due but not paid,	674 00	
Loans on pledge of goods and chattels,		\$100,410 74
Interest accrued but not paid (estimated),		9,300 00
Deposits in bank,		1,050 70
United States bonds,		10,000 00
Tax account,		1,177 96
Vault, safes, furniture and fixtures,		1,000 00
Cash on hand,		4,355 10
	<hr/>	<hr/>
	\$127,294 50	\$127,294 50

DR. PROFIT AND LOSS FUND.

1870. July 1. Balance of losses,	\$15,793 44
1871. July 1. Amount of losses,	1,589 04
	<hr/>
	\$17,382 48
Less surplus unclaimed,	668 07
	<hr/>
Balance of loss	\$16,714 41

STATISTICS CONNECTED WITH THE COMPANY.

Whole number of loans,	89,427
Number of loans in 1869,	6,475
Number of loans in 1870	7,216
Total amount of loans to date	\$2,587,888 77
Total amount paid in on loans for the same time	2,487,478 03
Amount of interest earned on loans since last report,	19,836 04
Amount of interest on loans paid since last report	20,392 95
Interest earned on loans but not paid in,	9,300 00
Dividends declared for 1871, for six months, four per cent.	
Estimated number of articles loaned on,	1,580,931

Sixty out of every 100 of the loans made are \$10 and under.

Thirty-one out of every 100 of the loans the interest is twenty cents and under.

Eighteen out of every 100 of the loans the interest is ten cents and under.

Twelve out of every 100 of the loans the interest is five cents and under.

Four out of every 100 of the loans the interest is only one cent.

Average length of credit taken by the pledgers is three months and twelve days.

Average amount of interest received on each loan is two dollars eighty-four cents seven mills.

Average amount loaned to each person, \$30.86.

CONDITION OF THE WORCESTER SAFE DEPOSIT AND TRUST COMPANY,

OCTOBER 31, 1871.

Capital Stock,	\$200,000 00
Deposits, including certificates of deposits,	1,135,579 90
	<hr/>
	\$1,335,579 90
Number of Depositors, including holders of certificates,	1,153
United States Bonds,	\$144,400 00
State of Maine Bonds,	1,000 00
City of Bath Bonds,	13,312 50
Town of Holyoke Bonds,	68,000 00
	<hr/>
	226,712 50
Central National Bank Stock, New York,	\$21,200 00
Ninth National Bank Stock, New York,	11,255 00
Commerce, Boston,	12,550 00
Redemption, Boston,	14,075 00
Market, Boston,	12,050 00
Tremont, Boston,	13,800 00
Howard, Boston,	1,975 50
	<hr/>
	86,905 50
Boston and Albany Railroad Stock,	47,380 00
Vermont Central and Vermont and Canada Railroad Bonds,	152,000 00
Loans on corporation notes,	\$512,099 75
on notes of individuals, with collateral,	78,300 00
on mortgages of real estate,	162,800 00
	<hr/>
	753,199 75
Cash on hand,	43,376 80
Dividend July 1, 1871, 4 per cent,	8,000 00
October 1, 1871, 2 per cent.,	4,000 00

CONDITION OF THE NEW-ENGLAND TRUST COMPANY,
OCTOBER 18, 1871.

Capital Stock,	\$500,000 00	
Money in trust and on deposit,	3,941,528 89	
	<hr/>	\$4,441,528 89
Number of Depositors, including holders of certificates,	571	
United States Bonds,	\$114,500 00	
Railroad Bonds,	456,406 24	
Massachusetts Bonds,	2,015 00	
City of Boston Bonds,	19,132 50	
	<hr/>	592,053 74
Loans on call, with collateral,	\$1,069,350 00	
on mortgages of real estate in Massachusetts,	237,727 50	
on notes with collateral or two sureties,	2,051,384 56	
	<hr/>	3,358,462 06
Cash in bank in Boston,	\$522,392 65	
in office,	10,617 88	
	<hr/>	533,010 53

T A B L E, exhibiting the number, condition and progress of the Savings Banks of Massachusetts, in each year, from 1834 to 1871, inclusive. (Returns first required by Act 1844, chap. 190.)

YEAR.	No. of Banks.	Increase in No. of depositors over previous year.	Percentage of increase.	Amount of deposits.	Increase in amount of deposits over previous year.	Percentage of increase.	Average to each depositor.	Population of Massachusetts.	Deposits to each person of population.	Percentage of population who are depositors.	Expense of management.	Percentage of expense to total deposits.
1834, .	22	24,256	—	\$3,407,773 00	—	—	\$140 09	614,408*	\$5 58	4†	\$10,968 00	.33
1835, .	27	27,232	12	3,921,370 00	\$513,597 00	15	143 99	—	—	—	12,066 00	
1836, .	28	29,786	9	4,374,578 00	453,208 00	11½	146 19	—	—	—	14,413 00	
1837, .	30	32,564	9½	4,781,426 00	406,848 00	9½	146 51	—	—	—	17,504 00	
1838, .	30	33,063	1½	4,869,393 00	87,967 00	2	147 27	—	—	—	18,329 00	
1839, .	30	36,686	11	5,608,159 00	738,766 00	15¼	152 86	—	—	—	17,204 00	
1840, .	31	37,470	2	5,819,554 00	211,395 00	3¾	157 98	737,609	7 88	5†	17,952 00	
1841, .	30	41,423	10½	6,714,182 00	894,628 00	15½	162 08	—	—	—	19,248 00	
1842, .	—	42,587	2¾	6,900,451 00	186,270 00	2¾	162 03	—	—	—	—	.29
1843, .	31	43,217	1½	6,935,547 00	35,095 00	½	160 40	—	—	—	20,777 00	
1844, .	31	49,699	15	8,261,315 00	1,325,798 00	19	166 23	—	—	—	22,688 00	

* In 1830.

† Or 1 person in 25.

‡ Or 1 person in 20.

Table exhibiting the number, condition and progress of the Savings Banks of Massachusetts—Concluded.

YEAR.	No. of Banks.	Number of de- positors.	Increase in No. of depositors year.	Percentage of increase.	Amount of de- posits.	Increase in amt of deposits over previous year.	Percentage of increase.	Average to each depositor.	Population of Massachusetts.	Deposits to each person of pop- ulation.	Percentage of population who are depositors.	Expense of man- agement.	Percentage of expense to total deposits.
1845, .	33	58,178	8,479	17	\$9,813,288 00	\$1,551,943 00	18½	\$168 66	-	-	-	\$27,017 00	.29
1846, .	38	62,893	4,715	8	10,680,933 00	867,645 00	7½	169 82	-	-	-	29,307 00	
1847, .	39	68,312	5,419	8½	11,780,813 00	1,099,880 00	10	172 45	-	-	-	34,490 00	
1848, .	41	69,894	1,582	2½	11,970,448 00	189,635 00	1½	171 26	-	-	-	36,405 00	
1849, .	43	71,629	1,735	2½	12,111,554 00	141,106 00	1¼	169 08	-	-	-	37,361 00	.26
1850, .	45	78,823	7,194	10	13,660,024 00	1,548,471 00	13	174 57	994,514	\$13 73	8*	41,681 00	
1851, .	45	86,537	7,715	9½	15,554,089 00	1,894,065 00	14	179 73	-	-	-	43,707 00	
1852, .	53	97,353	10,816	12½	18,401,308 00	2,847,219 00	12	189 01	-	-	-	49,380 00	
1853, .	60	117,404	20,051	20½	23,370,102 00	4,968,794 00	27	199 05	-	-	-	59,071 00	.28
1854, .	73	136,654	19,250	16½	25,936,858 00	2,566,756 00	11	189 88	-	-	-	63,471 00	
1855, .	80	148,263	11,609	8½	27,296,217 00	1,257,359 00	4½	184 10	1,132,369	24 12	13½	77,757 00	
1856, .	81	165,484	17,221	11½	30,373,447 00	3,077,231 00	10¾	184 15	-	-	-	89,309 00	
1857, .	86	177,375	11,891	8	33,015,757 00	2,642,310 00	8½	186 13	-	-	-	102,027 00	

1858,	86	182,655	5,280	3	\$33,914,972 00	\$899,215 00	2 $\frac{2}{3}$	\$185 67	-	-	-	\$105,339 00	.28
1859,	86	205,409	22,754	12 $\frac{1}{2}$	39,424,419 00	5,509,647 00	16	191 93	-	-	-	107,951 00	
1860,	89	230,068	24,659	12 $\frac{1}{4}$	45,054,236 00	5,629,817 00	14 $\frac{1}{2}$	195 83	1,232,065	\$35 59	18 $\frac{3}{4}$ †	112,264 00	
1861,	93	225,058	5,010\$	21 $\frac{1}{2}$ \$	44,785,439 00	268,797 09\$	8\$	198 99	-	-	-	120,886 00	.27||
1862,	93	248,900	23,842	10 $\frac{1}{2}$	50,403,674 00	5,618,235 00	12 $\frac{1}{2}$	202 50	-	-	-	135,783 00	
1863,	95	272,219	23,319	9 $\frac{1}{2}$	56,883,828 00	6,480,154 00	12 $\frac{3}{4}$	208 92	-	-	-	140,713 00	
1864,	97	291,616	19,397	7	62,557,604 30	5,673,775 75	10||	214 52	-	-	-	184,739 77	.29
1865,	102	291,488	128\$	-	59,936,482 52	2,621,121 78\$	4 $\frac{1}{2}$ \$	205 62	1,267,329	47 29	23	203,348 56	.33
1866,	102	316,853	25,365	8 $\frac{3}{8}$	67,732,264 31	7,795,281 79	13	213 76	-	-	-	219,257 03	.32
1867,	108	348,593	31,740	10	80,431,583 71	12,699,319 40	18 $\frac{3}{8}$	230 73	-	-	-	254,225 79	.31
1868,	115	383,094	34,501	10||	94,838,336 54	14,406,752 83	18||	247 55	-	-	-	297,527 60	
1869,	130	431,769	48,675	12 $\frac{3}{4}$||	112,119,016 64	17,280,680 10	18 $\frac{1}{2}$	259 67	-	-	-	339,271 57	.30
1870,	139	488,797	57,028	13	135,745,097 54	23,626,080 90	21	277 71	1,457,352	93 14	33 $\frac{1}{2}$	375,734 09	.27
1871,	160	561,201	72,404	14	163,704,077 54	27,958,980 00	20 $\frac{1}{2}$	291 52	-	112 32	38 $\frac{1}{2}$||	429,080 09	.26

* Or 1 person in 12 1-3.

† Or 1 person in less than 8.

‡ Or 1 person in 5 4-10.

§ Decrease.

|| Nearly.

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